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MOUNTAIN CITY

A Novel by UPTON SINCLAIR

"Boston," "OIL," "THE JUNGLE," ETC.

Halling ----

FIFTEENTH THOUSAND



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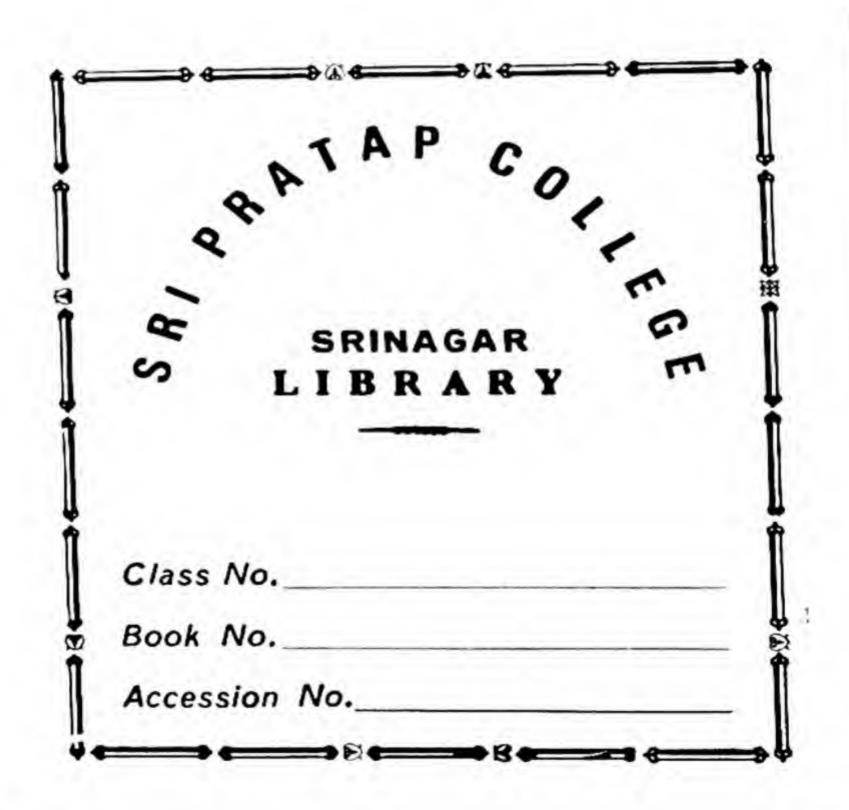
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MOUNTAIN CITY

CHAPTER I

CATTLE COUNTRY

1

The great transcontinental railroad tracks went through Alamito, straight and unswerving across the broad flat plains; four perfectly equal rails, laid without a flaw, smooth and shining in sun or rain. A marvellous product of nature they seemed to little Jed Rusher; so far as he knew, they had always been there, and they were the most fascinating things in his world. Long trains of a dozen coaches, painted an elegant maroon colour, went hurtling over them, with streamers of black smoke from the engines, and clouds of dust in miniature cyclones. There were people inside the cars—you could see them in the windows, and standing on the rear platform, waving to you as they vanished. Once a train slowed up, and a man tossed a quarter to the ragged little boy beside the track, thus making a problem in Jed's life. If he showed it, his old man would take it away from him; but if he didn't show it, what good was it?

The transcontinental "flyers" condescended to be aware of Alamito, to the extent that the engines gave two long and two short blasts of the whistle a mile or two away, and repeated the warning near the station, because of a crossing farther on. These whistles came at fixed hours of the day and night; summer or winter, fair weather or foul, you could set your watch or clock by them—only little Jed had never seen a watch, and the clock in his home had quit running so far back that the children hardly knew what it was for. On the time-tables of the railroad the name of Alamito was followed by the

LEGE LITERARY

letter "h," which meant that trains would stop to let off passengers coming from Omaha and points east, and on signal to take on passengers for Ogden and points west. But few such important persons ever came to Alamito; and anyhow, Jed's old man would beat him for loafing at the station when there was work to be done

In the life of this little ranch boy the railroad played all those parts which in happier children are taken by fairy-tales. It was his magic carpet, his Aladdin's lamp, his gingerbread house; the object of his imaginings, the theme of his questionings. Where did the trains go, and who were the people who rode in them? Could anybody ride in them, and if not why not? Why did the four shining rails all come together out in the distance, and how could the cars stay on them when they changed their shape? Liza, Jed's oldest sister, laughed at him, and said they didn't really get smaller, they only looked that way; but why they looked that way could not be made clear.

Nature was not very interesting in Alamito. The valley was wide and flat, and the mountains so far away that a little boy hardly realized what they were. Trees were scarce, because water had to be pumped from artesian wells, and to the Rusher cabin it was brought in barrels. Cattle were dull when there were so many of them, and you had been used to them and their behaviour all your life. Horses were interesting, but the two that Jed's old man drove were spiritless, like their driver. So there were only the thundering trains and the magical beings who lived in them. Did they always live in trains, or did some get out and others get in? How could there be so many people in the world, and did they do anything besides just travelling about? How did the engines work, and what made the whistle? What did the words mean that were on the cars? The railroad was not merely Jed's magic carpet and ginger-bread house, it was also his spelling blocks.

The trains which condescended to stop at Alamito were for cattle. Big engines brought them, mostly in the night, and shunted several cars on to the siding, where there were pens made of white-painted timbers, with runways leading up to the level of the cars. The ranchmen

would drive in their steers, with much bellowing and lowing, and bucking of horses and cursing of drivers; the doors of the loaded cars would be locked fast, and another engine would come, and away would go the bellowing and lowing, "a Stockyard leaping through

the night at forty miles an hour."

None of these cattle belonged to Jed's old man, who was only a driver and handy man for one of the ranchnen by the name of Hinks. Mr. Hinks was big and red-faced, and owned about six thousand head, on the proceeds of which he kept three women in the neighbourhood, and beat them when he was drunk. He beat little Jed once or twice, when the boy got in his way, and he beat Jed's old man when he was in a rage; the old man took it out of Jed and his other children. So, early in life, they learned the lesson of respect for power; Jed went farther, and learned a desire to possess it. He could not remember a time so early that he did not have to get up at four o'clock on summer mornings, and at five in winter, to do hard and disagreeable chores; nor a time when he was not figuring how he could get away from such a life, and ioin that fortunate class of beings who rode on railroad trains.

IT

When Jed was eight or nine years old, one of Hinks's women was going away to attend the funeral of her father, and the crack "flyer" of the railroad was commanded to halt its roaring flight for her. There she stood on the platform, with furs and feathers, and several boxes and bags, and little Jed risking a beating to witness the great event. From far off came the shrill whistle, and the long line of maroon-coloured coaches came rolling in, stopping with magical precision; a white-clad porter opened a door, and stepped out and put down a little box, and the proud lady stepped inside, and the door slammed shut in the face of half a dozen staring yokels of the lonely cattle country.

But for some reason the train failed to start again. There came engineer and fireman and brakeman and conductor all running—there was a smoking axle, a

"hot-box," and the train must wait for repairs. A marvellous thing to the hungry child, his first glimpse of the "great world." One by one the doors of the cars came open, and the white-clad porters put down their little boxes, and out stepped those celestial beings whom Jed had seen whirling by at forty or fifty miles an hour all the days of his short life. Gentlemen in perfectly pressed suits which seemed to have just left the tailor-shop, or wherever such marvels were made; with clean white collars and beautiful soft-coloured ties, and shoes polished and spotless; gentlemen smoothly shaven, rosy, exuding an intangible, altogether godlike atmosphere of well-being. It was October, and cold, in spite of a midday sun; there stood the little country urchin, staring with big dark melancholy eyes, clad in two garments and no more-a blue shirt which his old man had worn out before it was made over, and a pair of long pants which would fit him several years from now.

There came ladies, tripping forth one by one, or two by two, chirping, beaming, with soft furs around their necks, and jewels sparkling, and hair so perfectly arranged that it became interior decoration. They had neatly turned ankles in transparent silken sheathing, and shoes with fancy-work on them, and bright rosy cheeks which Jed took at their face value, and sweet odours appropriate to celestial beings. Some walked alone with dignity; others chatted with gentlemen, or exchanged brilliant repartee as they passed. It was a fashion parade, an hour of Fifth Avenue or the Bois de Boulogne, here in the midst of this desolate cattle country.

There was a dining-car on this "crack" train, and it had stopped in front of Jed, and there before his eyes, separated only by double panes of glass, sat a stout gentleman with three chins in front and one in back. Jed did not know the names of the things the gentleman was eating, but the delicious taste seemed to be spread all over his face. Shining silver and crystal, snowy white linen, white-clad brown and yellow servitors coming on the run—so that was the way the great ones

ate their food!

Presently the stout gentleman came out on the plat-

form, exuding comfort, and exchanging witty words with the ladies; and in his place at the table sat a boy, not much older than Jed, but oh, so different in appearance and manners! He sat with a card before him, and his Ma in the opposite seat, and Jed divined that he was telling what he wanted to eat, and apparently could have anything he wanted, and did have it, with Jed watching every morsel that went into his mouth. In the cabin which was home to the child of the cattle country, they had milk when their cow gave it, and cabbages and turnips so long as they lasted into the winter. Jed could not remember that he had ever had enough to eat.

At last the trainmen shouted "All aboard," and the passengers stepped in, and the porters took in their boxes and slammed the steel doors, and the train gave a jerk and began to creep, and soon was a blur disappearing in a cloud of grey dust. Jed went home, and took his licking for his neglected chores without losing any of his excitement over what he had witnessed. He told his brother and sisters about it, and plied Liza with questions as to the meaning of this and that. Liza worked for one of Mr. Hinks's women, washing dishes and scrubbing floors, and there she saw copies of magazines with fashion-plates in them, and pictures of ladies and gentlemen such as Jed had seen, and of the cities in which they lived, and the wonderful things they had

made for their pleasure.

It all depended upon a magical something, which was called "money." Jed knew what money was, because he was sent to the cross-roads store, which, with the station and the garage, and four shacks for railroad workers, made up the village of Alamito. He knew that you gave coins to the store-keeper, and he passed out whatever you asked for. It was the same if you wanted to travel on the train, Liza explained; you paid money to the railroad people for a ticket. Also it would be the same in a city; you could stay there, and buy everything that was pictured in the magazines—provided you had money.

Jed learned that lesson even before he knew that he was learning it. The reason old Hinks could beat his women was because he had the money and they hadn't. The reason he could beat Jed's old man was the same.

The reason that Liza had to go, in rain or snowstorm. to do the dirty work for Hinks's woman, was that she got the money from Hinks, and paid some of it to Liza. The reason the whole Rusher family had to stay in a desolate cattle country, and be choked by dust-storms and frozen by blizzards, was because they had no money to go anywhere else. "Get money!" said the world to little Jed Rusher.

Mr. Hinks had money, but there was no way you could get it away from him. A couple of Mexicans had tried it once, and he had shot one of them, and strung up the other to a telegraph pole; so, evidently, that was not the way. You had to go to places like cities, where there was money which didn't belong to anybody, and which you could somehow get. In cities the money was "made"; though Jed had the vaguest idea of what the "making" consisted in. Was it the manufacturing of coins, and printing of green paper, with pictures of men and buffaloes on? Did these objects belong to those who

made them? It seemed reasonable.

Fifteen miles down the line was the cattle town of Banner, big enough to have a train stop every day. Zack Rusher, Jed's old man, had to go there now and then for his boss, and one of the children had to go along, because the old man would get drunk, and forget to wrap himself up, and might freeze to death while the horses were bringing him home. So little Jed had several times . seen this cattle town-and there was money, no end of it. You could see men putting it on to the green tables of gambling halls, which were open on to the street, and crowded. You could see it going over the bars of saloons, which did not have even the modesty of swinging doors. You could see it being paid to women who sat in front of their doorsteps in bright-coloured kimonos, with red lights over their doorways, and a brilliant red light at the top of a flagpole in the middle of the street, marking the district where these ladies plied their trade. This was in the decade before the World War, and there was no prohibition of anything in this cattle region on the edge of the high and lonely mountains. The cowboys came galloping in with their wages burning holes in their pockets, and that was the time when money was Only, alas, it was never Zack Rusher who " made."

"made" it, and the only way Jed could get some was by holding a horse now and then and having a coin tossed to him.

III

Jed's mother had died when he was four, and he had only a dim memory of a frail figure, soft-voiced, and bowed with care. There had been six children, of whom four survived. Jed was the youngest, and next was Tom, slow and plodding, and destined to remain in poverty; then Madge, the pretty one, who was destined to go wild; then Liza, who shouldered the burdens of the mother and kept the family going. Liza shot up quickly, and never filled out her figure, because she worked and worried day and night, scolding the others, and even in the course of time her father. She had a store of moral fervour, and very early she picked out her little brother as the member of the family who had the best endowment; thereafter she watched over him, and drove him, and marched behind him as he made his way up in the world.

When Liza was sixteen, and Jed ten, she broke her shiftless old father by the power of her spirit. He was half drunk on a Saturday night, and had started to beat the boy, when Liza leaped before him, raging like a lioness: "Don't you dare! Don't you dare!" Zack had always dared hitherto, but he made the fatal mistake of stopping to stare at her; his blurred mind was startled by what he saw in her face—the loathing inspired by his whisky-laden breath, his bleary eyes and scraggly brown moustache still moist with liquor. Liza was zealous in Primitive Methodism, and had the might, majesty and dominion of the Lord behind her as she shouted: "For shame on you! For shame!" Zack started to argue—and there, of course, she had her womanly superiority. It was the last time the old man beat his children.

Then came a tent evangelist to Banner, and Liza lured her father to the meeting and completed his enslavement. The exhorter concentrated on the denouncing of the demon rum, drawing vivid pictures of ruined lives and broken homes; when the time came for the converts to come forward, Liza began whispering into her father's

ear, nudging and pushing, making him conspicuous, and drawing a flock of shouters and singers about him. In the end they got him to the mourners' bench, and Liza became the boss of the Rusher household. When the old man showed signs of weakening, she would call in the neighbours, and there would be praying and singing in the front room of the cabin. They would even lie in wait for him in Banner, where fanatical women would follow him into the saloons, so that he became bad for

trade, and was no longer welcome.

So now Zack brought his wages home, and Liza did not have to work for Mr. Hinks's woman, and little Jed had a pair of shoes when he walked several miles to school. It was soon discovered that Jed was "smart," and Liza made up her fanatical mind that he was to have an education. In the evenings, while she darned the family socks and patched the family trousers, Jed would recite his lessons, and help Liza's education as well as his own. On Sundays he faithfully learned a Sunday school lesson, but that part of his instruction did not take so well. Jed knew that he would never need to shout and pray in order to keep from getting drunk. What he meant to do was to rise in the world, and what he discovered about the church was that the people in it would take an interest in him and help him.

When Jed was twelve, and Liza eighteen, there was a famous hell-fire preacher in the cattle town of Banner. His fame spread over the state, and important men came to hear him. One of these was whispered to be a banker; and as fate would have it, he turned out to be a boyhood playmate of Zack Rusher's. They shook hands, and Zack showed his row of children, all neatly washed and brushed and dedicated to the Lord. The great banker patted

each one and said something nice.

It was the first time that Liza had ever met such a personage, and it might be the last. When the family was about to climb into the road-wagon for their long ride home, she startled her father by the announcement that they were going to wait while she and Jed paid a visit to Mr. Crumback. She would not tell her father what she was going to say, but made Jed dust off his shoes, while she smoothed her own hair and retied the blue ribbon at her waist, and then off they went to the

shipping them up by the car-load, and supplying you with blank contracts which you signed with them—a father and mother and six or eight children, at a price fixed by the all-wise and all-powerful company. If you were a poor struggler like Zack Rusher, a tenant farmer with a chattel mortgage hanging over your head, you worked your own children in the fields from dawn to dusk, and the child labour inspectors and school truancy officers

kindly went elsewhere during this period. Then for a while the sun and the rain did the work, and the children could go to school again. The schools obligingly regulated their dates and hours, and even had travelling schools for the Mexican children, to teach them English, so that some day they might know what was in the contracts they signed. Then, early in September, began the great rush of the industry; the crop was ready, and the "topping" began. Once more you crawled down the furrows, now crowded with the big spreading plants, and you pulled them out, and with a stroke of a long sharp knife cut off the tops; at least you tried to do it with one stroke, and if your strength was not equal to it, you chopped and chopped, until at last you put the long white beet into a sack. Presently there was a wagonload to be carted off to the factory, whose hidden machinery began to roar, and whose tall black chimney belched smoke day and night. This went on for a period of one hundred days, until the fields were bare and the last beet ground up; then suddenly the factory went dead again, and the Mexicans moved away, and the children of the ranchers went to school for another eight weeks OF 50.

THE THE TARREST

Such was the life of the Rusher family during the first years in Zion. They toiled every hour that human beings could see, even sometimes with lanterns. In November they sold the last of their crop, and paid the rent of their land, and the interest on their mortgage at the bank; and then with the balance of the money they would keep themselves alive until the following September. Unfortunately, the money did not seem to be quite

enough. They ate the cheapest foods, and patched their old clothing and shoes, but they could not get ahead. The children had to look for odd jobs, instead of going to school; and what jobs were there, in a community where everybody was concentrating on sugar-beets, described in the company advertisements as "the farmer's

one cash crop "?

All over this western country the beet growers were seething with discontent, and organizing themselves into co-operative associations. Poor Zack Rusher, who had no idea of business or politics, and found it so hard to make up his mind to anything—he now had to choose between defying the all-powerful sugar company, whose agents were tireless in intrigue and threats, and offending his neighbours and fellow church-members, who sent deputations to plead and scold. Naturally, Zack wanted to do what Mr. Crumback said; but Mr. Crumback said he could not afford to offend either the company or the growers. However, next day came a company agent, whispering that the bank's orders were to stay outside, and so outside the Rushers stayed, which made them social outcasts.

When the time came to determine the price of the new crop, the representatives of the associations would proceed to Mountain City, several hundred strong, and there would sit down to a conference with the representatives of the Rocky Mountain Sugar Company. Even while this conference was in session, and before anything had been settled, the Mountain City Mail, the great newspaper which controlled the intellectual life of an empire, would know exactly what was going to happen, and would have out a special extra, all over its empire: "Six-fifty Per Ton New Beet Price. \$20,000,000 Gain of Growers. Prosperity for Region Assured."

Meanwhile, the growers' representatives, locked up in an hotel dining-room, would be storming, threatening, pleading; they would go out in a rage, declaring that their groups would plant no beets next season. After that would begin a siege of propaganda and intrigue, a miniature war going on throughout the farming districts of several states, to seduce a sufficient number of growers into planting beets. "The farmer's one cash crop": the newspapers, the bankers, the politicians, all echoed the

formula, while the farmer studied the market reports, and hesitated and feared, with his own independence and the lives of his wife and children at stake.

Liza went out and did housework. Madge, the pretty one, was driven to do the same in spite of protests. Tom drove a delivery-wagon, and Jed went to school. No matter how hungry they all might be, Jed must have his schooling, because he was the "smart" one. No matter how tired Liza might be, she would study with him, so as to be able to guide him. She would scold him, drive him, keep him on edge all the time. On Sundays they went to church, because they needed the Lord's help, and also because they were there under the eye of Mr. Crumback, and so long as he saw them diligent in worship, he could hardly have the heart to turn them out of their home. Jed Rusher learned the double lesson, that for the next world you did what the preacher said, while for this world you kept your eye

on the banker and the boss.

Such was Jed's life for two years: when there came an explosion of colossal forces which changed the fate of human beings all over the world. The nations of Europe rushed into war; which meant that millions of men were taken from their regular jobs and set to destroying property. The great nations began expanding credit and spending money for more goods. Ten million men began eating more sugar than they had ever eaten before, and at the same time the supply of beet sugar from Germany was suddenly cut off. So to this far western country came a loud cry for sugar, and at the same time a scarcity of labour. The agents of the Rocky Mountain Sugar Company began suddenly to overflow with generosity, and the members of the Rusher family could have jobs at higher wages than they had the nerve to ask. This state of affairs continued for the four critical years of Jed's life, and meant that he got his education, and more food, so that he grew to the normal far western stature of six feet. That this was due to the slaughter of millions of his fellow men in Europe was something he did not stop to realize; he took it as his good luck, while Liza with all her heart and soul acknowledged the personal intervention of a kind Providence.

On a cold October day in the second year of the war, Zack Rusher crawled about his fields all day, topping beets, and afterwards, dripping with perspiration, stood and wrangled with a neighbour who was trying to get him into the association. Perhaps the fact that Zack had fallen from grace and had several drinks out of a bottle may have contributed to the trouble; anyhow, that night he had a violent chill, and next day the doctor called it pneumonia, and two days later the undertaker called it a case. So there were no more beets in the Rusher life; the bank took the rest of the crops for the mortgage, and Mr. Crumback, out of the kindness of his heart, consented to continue part of the loan, so that Liza could rent a house in the town and take boarders.

It was in the midst of the season, and everything in town was crowded. The "sugar-tramps," as the men were called who came to work in the factories during the busy hundred days, were getting high wages, and would pay good board; Mr. Crumback would use his influence with the sugar company, to deduct the men's board-money from their wages, and pay it direct to Liza, thus making her a sort of official boarding-house keeper, in return for old Zack's fidelity in refusing to join the association. In that way the banker made sure of getting his interest money, and once more Jed learned

the lesson of sticking close to power.

Tom Rusher got himself a job as clerk in a store, and there he was fixed for life; to his sister he was a good boarder, who paid regularly. Madge, the pretty one, was tired of hard labour and Liza's stern religion of getting ahead, and one day she walked in, announcing herself as married to a garage mechanic; so that took her out of the family calculations. Jed was starting high

school, working at odd jobs in his spare hours.

Stage by stage he was finding out about the world. At Alamito he had learned that he did not want to be a ranch hand, and here in Zion that he did not want to be a farmer. Wherever it was that money was "made," it was not on the soil. During three years at doing chores at the boarding-house, he learned that this likewise was not the right occupation. Impossible to keep people from getting off without paying what they owed; impossible to feed them enough, or to keep them from

getting drunk and gambling in the rooms.

And then, from watching the sugar-tramps and listening to them, Jed learned that he did not want to be a labourer. Truly terrible was this work of the factory, where men were kept on the run, amid the roar of grinding machinery, or the jungle heat of the cooking rooms; they came out so exhausted that they fell into their beds and slept like logs. They worked in three shifts, and roomed in the same way, so that the beds were never cold. Jed would be starting out for work when the men of the "g.aveyard shift" got home, and they were ghastly in the early morning light. When they woke up, they would sit and swap tales about accidents in coal and copper mines, and smelters and other great industries of this mountain country. "Do not be a labourer,"

said life to Jed Rusher!

Liza had hoped to make him a preacher, but she came to realize that he was lacking in pious zeal, and worse yet, he was no talker. Then she fixed on high school teacher as the most cultured thing in town. But Jed saw in the paper what the local teachers were being paid, and began at once to contemplate other careers. The place in Zion where the money came from was the bank, and Jed decided that he would be somebody like Mr. Crumback. He began watching this great man, who always wore black broadcloth to church on Sundays, and displayed an old-fashioned white goatee, neatly trimmed. Mr. Crumback was tall, and held himself erect and very dignified. Jed also was growing tall, and could see no reason why he should not be dignified—if ever he could get beyond the stage of having to run errands. He learned to be silent, and let other people talk; they would reveal things which you could take off and think about, and perhaps find useful.

Being the "smart" boy of the school, Jed got a job for night work in the office of the local newspaper, the Zion Star, and here was an important stage in his career, teaching him things about the town which he would never have picked up either in the high school or the Methodist church. The publisher and editor of the

paper was the Honourable T. Jerryman Andrews, known as "Jerry" to all who came into the office. Ex-sheriff, and factor in the local political machine, Jerry knew everything going on in the county, and would talk about it with laughter of all his fat figure. "Hey, Jake, tell us how the reformers got after you and you burned the county books!" He would punch Jake in the ribs and say, "Look at him! He's ashamed of himself!"

Jerry stood in with the officials of the Rocky Mountain Sugar Company, and Jed learned how this great concern put up the campaign funds and named the "slate" when election time came round. He knew just who was going to be nominated, and what services they had rendered. Also he learned how the publishers of small town newspapers make their money. There was some quarrel over a campaign contribution—Jed never got the details, but he saw the Zion Star suddenly announce the publication of a biographical sketch of the political agent who represented the sugar company in that region. The narrative would be truthful in all details, it promised, and hinted that this was to include the gentleman's relations with the wife of a prominent citizen of the town.

The day after this announcement appeared, Jed happened to be in his employer's office during a telephone conversation with a company official; and afterwards Jerry sat back in his swivel chair and almost upset himself laughing. The promised biography of the company agent was never going to be written; its place would be occupied by a page advertisement in the Zion Star, running six successive weeks at four hundred dollars a week! And sure enough, here came the advertisements, all most eloquent and noble-minded, explaining to the growers of beets how diligently the great company worked in their interest, and how the true basis of American prosperity was co-operation among the mutually interdependent parts of industry.

That was such a shocking story that Jed was ashamed to tell it to Liza, but kept it to think over by himself. Truly there were wicked things in the world, and a youth would have to be careful, when he set out to make money, that he did not fall into temptation, and do things of which his sister would be ashamed! This was the largest sum of money Jed had ever seen change hands in his life;

and what worried him was the idea—suppose it should turn out that all the ways of making money quickly were like that? Suppose he should find that he had to choose, either to slave all his life as a ranch hand or sugar-tramp, or to blackmail somebody, as Jerry Andrews did every now and then—which would be Jed's choice? And how would he explain it to Liza?

IV

Liza was now twenty-three, and her path in life was laid before her, straight as the railroad tracks across the cattle country and the beet country. She was tall, thin, serious, conscientious, and absolutely fixed in her views and ways. She hated laziness, drunkenness, sloth, dirt, and all kinds of levity, and whenever she encountered any of these things, she stormed at them with the Lord's own voice. What she believed in was piety, sobriety, hard work and respectability; her models being those persons who were prominent in the affairs of church and school, and the goal of her life being to be accepted by these persons.

Liza was brought suddenly to face her failure in the case of Madge, the pretty one. Madge was doing badly as the wife of a garage mechanic; she had a baby and was not keeping it clean, nor keeping her home clean; instead, she was quarrelling with her husband and her husband's mother, and one day she left everything, with a brief note to the effect that she was going to have some fun before she was an old woman. She had gone off with a dancer in a wandering theatrical troupe, a "hoofer," he was called; Madge would take care of herself, and the best thing they could all do was to forget

her.

As for Jed, he was conforming in all outward ways to his sister's ideal, growing up as a model young man of this narrow farming community. He went to church twice every Sunday, and delighted the heart of Mr. Crumback by teaching a Sunday school class at the age of seventeen. Also he was winning many of the books and drawing-sets which were offered in school competitions. But at the same time a worm of doubt was

beginning to gnaw at his soul. What was the use of all this education business, history and literature and whatnot? How was it going to help him to get on in the world? It appeared to be the established way, and pleased everybody, so he was doing it; but he couldn't help figuring that it was a wasteful process, and somebody ought to devise a kind of education that would tell

you what you really wanted to know.

Jed, needless to say, had no time for the decorative aspects of high school life. He could not play the mandolin or the saxophone, nor fix up his room with pennants and Navajo blankets. When it came to athletics. he looked back on his cattle and sugar-beet days, and it seemed to him he had had enough exercise for one lifetime. He was helping to write a real newspaper, so had no time for a school paper. He was passed over by the secret societies, and had no intimacies with the fashionable young ladies whose dimples and smiles were set off by soft chiffons and expensive furs. Jed picked out one of the most exalted, a daughter of the town's richest family, and adored her through a four years' course without her knowing it. He took it for granted that such a shining creature would spurn a boy who had crawled about in the beet fields, and whose sister kept a boardinghouse for working men; whereas the truth was, the young lady was awed by this sombre youth who kept his own counsel, asked no favours, and carried off so many prizes with seeming ease. Already Jed's adoption of Mr. Crumback as his pattern in life was producing its anticipated effects.

America came into the war, and Tom was taken by the draft. Jed lacked a year and a few months of the draft age, and lived with this shadow hanging over him. He was not in the least a military person, and hated the prospect of submitting to army drill; he had been drilled all his life, and his one effort was to escape and be his own man. The notion of glory meant nothing to him. He had seen old soldiers sitting round on cracker-boxes in cross-roads stores and telling of their valiant deeds; their glory meant thirty dollars a month from the Government, and Jed did not expect to need that. Perhaps the Kaiser did have to be put out of business, as the orators insisted, but others could do the work better than Jed.

To tell the full truth, he was afraid. He would read about battles in the newspapers, and cold chills would creep over him. Was his life to be wasted like that? There were many youths who had the same thought, and were too proud to let anybody know it. If Jed was drafted, he would go, he decided, and take what came to him; but as for enthusiasm and martial fervour, singing patriotic songs and selling liberty bonds—not for him! Just a few days before he was due to register, came word that the armistice had been signed; and of all the people in Zion who turned out in the streets to dance and shout and sing, none meant it more than Jed Rusher and Liza.

CHAPTER III

THE UNIVERSITY

1

Besides being president of the First National Bank and a pillar of the First Methodist Church, Mr. Aaron Grimes Crumback was trustee of a Methodist college in the state capital. Mountain City University it was called, and in order to help it grow, Mr. Crumback had established a free scholarship, including a four years' course at the university, to be awarded each year to that student of the Zion High School who made the best record. In this way there were always four future citizens of the town at the great institution, and each June the banker was called upon to make a speech at high school commencement, presenting his prize to that boy or girl whom the teachers had selected. Jed Rusher won it, and so his life for the next four years was fixed. Impossible to decline anything that was free—and so much desired by others!

Jed was going to the city! Going to have his first ride in one of those transcontinental "flyers" which had treated him so contemptuously all through his childhood. Going to stand on the rear platform of an elegant marooncoloured coach, while the engine gave two long and two short blasts of the whistle, and whirled him past the little yellow station of Alamito, and the lonely cabin from which he had gazed during the first twelve years of his life.

Liza was going with him. There was nothing to keep her in Zion now, for Tom had found himself a wife, and Liza's one remaining task was to defend Jed against the temptations of a great city. She paid another visit to Mr. Crumback, and explained her problem. For nearly three years she had proved that she could run a boarding-house; and manifestly, it would be more profitable to cater to college students than to sugar-tramps. Liza proposed to sell her small interest in Zion, and if Mr. Crumback would continue his loan for the larger enterprise, she would go with her brother to Mountain City, and find a suitable house, and have everything ready for opening in the autumn. Mr. Crumback consented, and Liza and Jed ate their frugal lunch on the train, and stood side by side on the observation platform to see their old home flash past.

Nowadays rural America learns to know great cities upon the moving picture screen. But nothing can lessen the thrill of the country-bred boy who steps for the first time on to the crowded sidewalks, and gazes up at the towers of office-buildings, and beholds the evidence of wealth and pride and power. Jed and Liza checked their bags, and walked up the main business street of the city, from the depot to the great State House, staring at

everything with unashamed enrapturement.

Liza at this time was twenty-six, and whatever blooming she had was over. Her face was lean and lined, but she was strong, with good capable hands that had been put to every sort of labour. She wore her hair tied into a tight knot at the top of her head, covered with a straw hat with a single ribbon. Her shirt-waist had been starched and ironed with her own hands for this great day, and her skirt came all the way to her ankles, refusing any compromise with evil fashions just getting their start after the war.

Jed was twenty, taller than his sister, with long arms and legs and powerful frame. His face and neck were

weather-beaten; the sun and winds of the bare plains had marked him for their child. He had a new straw hat, and a new suit of clothes, yet somehow it was sadly true that anyone could tell him for a "rube." When he stood still, he did not know what to do with his hands and feet, and it would be many a year before he would feel at ease while being introduced to a stranger. By much effort of high school teachers, reinforced by his sister, he had been saved from the use of the double negative. As Liza told him: "It don't do for you and I

to talk like we was ignorant."

There was nothing especially distinguished about his features. He had thick dark hair cut close by home scissors, and dark eyes under heavy brows. His nose was prominent and bony, and his cheek-bones had a suggestion of the Indian; but the rest of his features were ordinary, and no one looked at him twice. It was only if you said something to offend him, or something which stirred his cupidity, that you saw the lines in his brows come together, and a pair of intense eyes boring you through. People sometimes thought Jed was trying to hypnotize them, but he knew nothing about such things, he was merely expressing his nature. He wanted to understand everything that came his way, and if it was desirable, he wanted to own it. Both these impulses seemed to him natural and proper, and the only time he tried to conceal them was in a business trade.

Just now it was Mountain City Jed was seeing, and that he wanted to own. He was going to get a chunk of it, that he knew, and he trembled with anticipation of coming contests. In which of these great office-buildings would he have his name set up? Of which of these banks would he be a director? Which of these homes of luxury would belong to him, and what adventures would happen inside its walls? One more mortal, walking in the presence of the inborn future, and tearing

at the dark veil in vain! \ a

Mountain City University stood in the suburbs of the rapidly growing metropolis. It had generous grounds with big shade trees, but its buildings were mostly on

paper. The three or four which had emerged from the land of dreams were of brownstone in imitation Gothic, meant to impress persons such as Liza and Jed, who had seen it only in pictures, and associated it with all things venerable and august. Here was real culture, far beyond the pale imitation to be had in the "hick town" of Zion. Jed forgot his presumptuous distrust of higher learning, and nearly a year passed before it began again to awaken in his heart.

The institution was then in the midst of "summer school "; crowded with earnest seekers of culture, of the same mentality as Jed and Liza. But the newcomers had one advantage-a letter of introduction to the head of the institution, signed by a wealthy trustee. Their first act was to present this, and they were ushered into the office of Chancellor Saybuck, a Methodist preacher who had begun life as a country boy like Jed. He was a very old man now, tall but bowed, with a stout, smooth-shaven ecclesiastical face; he was devoting his life to building up this university, and when anybody came to help him he caught them with his two hands, and was so deeply moved that tears came into his eyes. This ability of Ernest Aloysius Saybuck, D.D., to shed tears on public occasions for the benefit of his pet project had bought most of its land and erected most of its buildings; but Liza and Jed of course did not know this, and took the great man's fervour especially to themselves, and were tremendously impressed. For a few minutes-at least as long as the interview lasted-Jed believed that he had come to help Mountain City University, instead of using it as a spring-

Liza went house-hunting, and found a suitable place at a much higher rent than she had dreamed of. She bought furniture from second-hand dealers, paying so much per week; and she and Jed with much labour of mind and pen composed a dignified circular which they had printed and mailed to the parents of all students whose names they could get. This included all who came from Zion and its vicinity, and school teachers and pastors of Methodist churches. Parents sending their sons and daughters to the great city would be glad to know of a home where they would be surrounded by Christian influences and protected from temptation. So it came

about that in September, when the young people came swarming in and the university mill began to grind, Liza's rooms were all taken, and Jed had another lesson in the

importance of church solidarity.

Jed had free tuition, but not maintenance. He consulted an official of the Y.M.C.A. about a job, and chose that of tending furnaces, which was hard work, but could be got through with quickly. Beginning in October, he got up at five in the morning, and trudged over an established route, calling at a dozen houses to shake down furnaces and put on fresh coal; again in the evening, after his college work, he would repeat the journey. Once a week he would collect his pay, enough to cover his board with Liza, and his extra expenses such as books and laundry.

III

So Jed Rusher began life as the obscurest of freshmen in an obscure university. On winter mornings he plodded through darkness, with snow underfoot and cold white stars overhead; and all the way on these journeys he wrestled with the problem of how he was to make himself

distinguished.

There were students here who had money, and family prestige; these would go into the fraternities automatically, their paths would be made smooth, and they would treat their social inferiors, the "barbs," with politeness barely concealing disdain. There were others who, while having no great amount of money, were blessed with Anglo-Saxon features, good clothes and agreeable manners; they would make themselves useful in glee-clubs and dramatic societies and college papers, and after a period of probation would get what they wanted. There were farm-hands as crude as Jed, who, having big bones and muscles, would be able to trample their rivals on the football field, and so become heroes, and be invited everywhere. But when a man had to tend furnaces, and help in a boarding-house, and go to prayer-meetings with his sister in his spare hours, what chance did he have?

Should he try to become distinguished by scholarship? The fact that he had done so at Zion, and won the Crumback prize, helped him here not at all; he had to do it all over again. A course in spherical geometry, and one in the history of the reformation in Germany, and one in the geography of the Holy Land, taken to please Liza—how would it help him to have it known that he knew more about these matters than anybody except the teachers? Why, look at what the teachers were getting! Some of them only a hundred dollars a month!

Jed discussed this problem incessantly with Liza, and she insisted that there were subtle things he was going to get that he wasn't yet able to understand. He was going to become more refined, and less obviously a farmhand. He was going to learn about things that well-to-do people were interested in; he was going to acquire their manners and point-of-view, and little by little he would make his way among them. Those important members of the student body who overlooked him entirely while he was a freshman would have learned to respect him by the time he was a senior, and he would meet their sisters and parents, and so acquire the right kind of friends for the future.

Meanwhile, to prepare him, Liza invested in a book on etiquette, and studied it diligently, and fed it to her brother in such doses as he could stand. The masculine temper is somehow recalcitrant to etiquette books; but Liza kept putting it up to him—did he want to be a farmhand the rest of his life? Did he want to advertise to the world that he had begun as a farm-hand? If not, then learn to hold your knife and fork correctly, and take off your hat when you go into an elevator with a lady. As first fruit of her study, Liza went down-town to the five-and-ten-cent-store, and purchased a couple of dozen bread-and-butter plates for her boarding-house, thus greatly raising its social tone. Both landlady and boarders were on their way up, and not to be held down by the contempt of any top-lofty persons who happened to have been born with bread-and-butter plates in their mouths.

From the outset, Liza had the aid of one of her lady boarders, Miss Meecham, assistant to the manager of a department in one of Mountain City's big banks. Miss Meecham had come originally from Zion, and had worked in Mr. Crumback's bank; now, in the city, she was a diligent student of gentility. She explained the subtle

point that it was all right to study etiquette books, but you must never mention them, since people were to suppose that you had done the right thing all your life. Miss Meecham knew all the customers of the bank, and what they were worth, and where they lived; also she owned a little sedan car, nicely upholstered, and even heated in winter, and on Sunday afternoons she would take her landlady and her landlady's brilliant young brother for a drive.

She had a purpose in this, as Liza at once divined; Miss Meecham was thirty if she was a day, and Jed was obviously a man with a future. But when this was made clear to him, he only smiled. He was not too susceptible, and knew that he would not marry until he had got much higher in the world. But meanwhile, it was educational to ride about Mountain City with an assistant bank manager, who chose the most expensive neighbourhoods, and would point out the mansions of the plutocracy, and tell

something about the owners of each.

"That is the Schuyler home—old Mr. Schuyler used to be president of the gas company, and he built that big memorial you saw in the park. And on this corner is the Plattner home; the Plattners owned the water company before it was sold to the city, and they say the old man bought the city council—I don't know, of course—one hears a lot of gossip. This big brick house is the home of Judge Steer—his wife ran off and left him not so long ago with some Italian opera singer. The one covered with vines is the Danforth home—he is vice-president of the Western National, and a very fine man, he gives a lot of money to the hospitals, and his wife is prominent in the clubs."

IV

Of course the newcomers couldn't remember all this the first time, but they heard continually about these people, and saw the places over and over again. And so, before long, Jed Rusher knew what he wanted in life: a brownstone, or marble, or red or white brick mansion in one of these "exclusive residential sections"; a stately building in a strange style of architecture—Georgian, or

Italian Renaissance, or Third Empire—Jed didn't know which was which, but he was going to find out in due course; a home with a city block of frontage, with high spiked iron fence and gates, and an assortment of shade trees, and spreading lawns with gardeners working on them, and sprinklers going on hot summer days—that was what he wanted, and what he was going to get! Inside would be a library with books, and marble statuary, and a lot of paintings, and a piano—oh, yes, Jed knew how it ought to be; more important yet, he knew that what he didn't know, he could hire somebody to tell him.

When you had that, you would really be living; you would be safe from dirt and discomfort, degrading physical labour, hunger, fear, humiliation—all the things which had made up the first twenty of Jed's years. When you had that, people would take off their hats to you; the motor-cars would drive by your door, and the drivers would say, "That is the Rusher home. Old Jed Rusher made his pile out of "—Jed didn't know what they were going to say, but he heard them saying it.

they were going to say, but he heard them saying it.

He was stripped for battle, intent and alert as a prizefighter stepping into the ring. He knew, of course, that
it would be a hard battle, the competition was fierce.
Thousands of other motor-cars were driving about these
"exclusive residential sections," carrying persons with
eyes and ears as wide open as those of Carrie Meecham
and Liza and Jed Rusher. There were regular buses,
in which for a dollar you might take a preordained drive
any morning or afternoon, while a man with a megaphone
pointed out the palaces to you, and told you about the
occupants. All the sightseers were yearning, and a large
percentage aspiring, and manifestly, not many would win
through. The essence of the desirability of these
mansions lay in the fact that only a chosen few were able
to own or even to enter them.

In the boarding-house, in the university, everywhere Jed went about the city, he found attention concentrated upon these fortunate few of the plutocracy; everybody thinking about them, discussing them, striving to pattern their lives upon them. The newspapers were full of talk—on Sundays they gave whole sections to "society" news with pictures of the rich, their wives, their children, their homes and other possessions. A hundred thou-

sand housewives, toiling over their endless dull routine, fed their souls upon imaginings about those fortunate ones, who were free and splendid and happy. The unfortunate ones would crowd to weddings and funerals and public events where the others might be seen; they would drive, or stroll, through the "exclusive residential sections," and stare at the "show-places" and comment upon their cost. There were thousands who had grown with the city and seen all these mansions built wet up with the city, and seen all these mansions built, yet never had a chance to cross the threshold of one.

But Jed Rusher had the soul of a conqueror; he was going to march in! With all the power of his being he knew that, and every faculty was alert for some hint as to how to do it. Whenever he picked up a bit of information about the rich, he would take it away and treat it as a hungry dog treats a bone. When a day passed and he got no hint, he was restless and irritated; he was not getting on. and what was the use of all this "refine-

ment " stuff?

The rich pretended not to care about their money. That was puzzling at first, but then you realized it was a way of indicating that you had always had it. As a bluff, that was all right; but what would these people be without their money? How far would they get? Jed might listen to Liza, and agree to be "refined"; but always in the deeps of his soul would be a blaze of contempt against the sickly pretence that anybody did not care about money! Let such folly be left to men and women who had never had to spend their childhood and women who had never had to spend their childhood tending stock before dawn on winter mornings, with a blizzard freezing their hands and feet; or crawling about in the muck, wielding a "topping-knife" and lifting heavy beets until their muscles were twisted with cramp!

Birds of a feather flocked together, in the university as everywhere else, and those students whom Jed came to know intimately were working boys like himself, to whom the institution represented a step-ladder. talked about the various courses, and how to "get by"

with the minimum effort; also they talked about the various ways to earn money for room and board and laundry. The summer vacation meant a chance to lay by a store for winter, and they exchanged reminiscences on this point. Several had worked in the harvest fields; one had done pick and shovel work on the railroads; one had loaded sacks of cement on to freight-cars—a sure enough job. Others, with higher social notions, had waited table in summer hotels, and had painful stories about crowded sleeping quarters in garrets, and cold and dirty remnants of food. Jed listened, and relearned the great lesson of life: "Get money!"

The aristocracy among such students was composed of those who had the gift of selling things. There was one quite princely youth who boasted of making over a thousand dollars every summer. Nature had blessed him with handsome blond features, brown hair with a graceful wave at each side, and a smile that melted the hearts of housewives. Such easy certainty he haddeclaring that any man ought to be ashamed of himself who could not wheedle twenty-five or thirty dollars out of women in the course of a day's canvassing. Dick Sunstorn—such was his picturesque name—had started out selling a fifty-cent device for sharpening kitchen knives; but that was a mistake, he explained—you spent almost as much energy selling a cheap thing as selling a high-priced one, and he would never again touch anything at less than three dollars, and preferred five.

at less than three dollars, and preferred five.

Just now Dick was "flush" after a "killing" with a biography of the newly elected President Harding. It appeared that there were subscription-book houses which made a specialty of rushing out enormous editions of ornate illustrated volumes about newly arrived celebrities, or great events such as the sinking of the Titanic, or the San Francisco earthquake, or the entrance of America into the war. They would collect photographs and ransack libraries for scraps of information, and put several hack-writers at work throwing the material into shape; they would work half a dozen presses in three shifts, and within ten days after the event they would have sample copies of books on the way to twenty or thirty thousand agents all over the United States.

The handsome and smiling Dick would spend half an

hour examining this volume, and devising what he called a "sales talk." Then forth he would sally into the lonely ranch country, where generally the women were at home and the men away. He would get his foot into the door, and display the beautiful volume, bound in pale blue silk, with shining gilt borders, and beautiful pictures of the sculpturesque Senator Warren Gamaliel Harding, newly chosen Republican candidate for the presidency. It was the duty of every American family to keep in touch with public affairs, and here was a career that was a model for every American youth; this great man had risen from the ranks of the workersdid the lady know that he had once been a trombone player in a village band? Many such interesting revelations in this magnificent volume of nearly five hundred pages, with all of the candidate's most inspiring speeches for only five dollars, and every American mother owed it to her children to give them the inspiration of this example of probity and public service.

If only there was a kid somewhere in sight! said Dick Sunstorm. If only he could get a chance to comment upon the beauty, intelligence and charm of the future Senator from the cattle country or the sugar-beet country! If only he could get himself invited inside, and take the kid on his knee and show him the pictures! The only time Dick couldn't get the woman's money, he said, was when she had none in the house. A dollar payment would suffice, and if the man of the family did not care to ratify the contract, well, Dick had the dollar, and one here and one there made his total at the end

of the day.

Still more thought-provoking was the story of Ignatius O'Grady, whose name enabled him to live by taking subscriptions to a Roman Catholic magazine published in Chicago. A wiry little Irishman with sharp black eyes, O'Grady hastened to aver that he was no Pope's fool, nor any other man's; he was an agnostic and radical, who said such shocking things that Jed shuddered to listen to him. Religion was "the bunk." but it was also "a meal-ticket." He exhibited the magazine, full of pictures of saints and holy virgins, stout archbishops with embroidered pillow-cases for hats, holy bones, miraculous healings, and pious charms to be

worn around the neck. You had only to find a neighbourhood full of Irish or Polish or Italian people, and the women would gaze in awe at the sacred symbols, while the enterprising agent assured them that Father Shilleleh or Father Spaghetti, or whoever might be the spiritual boss of the neighbourhood, had given his endorsement to the publication. He would bowl them over in rows, like nine-pins, and out of each three-dollar subscription a dollar-thirty-five stayed in his own pocket.

"Get money!" said all these bright young men. The first thousand was the hardest, they agreed; after that, you had capital, and could set out on your own. Get a start! Get ahead! Don't waste your life working for somebody else! As to college, opinions differed; some were here to please a mother or a sweetheart, while others agreed with Liza, that it helped you in a subtle way—it was "broadening," and gave you a wider point of view. Like getting up into the air, said Dick Sunstorm—and Jed saw himself as an eagle, rising on strong pinions, higher and higher—but never taking his eyes off the earth, where lurked the prey upon which some day he was going to swoop.

CHAPTER IV

HARD TIMES

I

JED RUSHER completed his first year in the university, and following Dick Sunstorm's advice, sallied forth to make his fortune by selling to farmer's wives a portfolio with twelve handsome engravings of the most famous living Americans. The series included the inventor of the electric light, the inventor of the flying machine, the creator of the cheap automobile, a famous cursing evangelist, and a ball-player who held the world's record for home runs: something for every taste in the family, price only seventy-five cents. Too cheap, according to

Dick, but it would do to practise on; he helped Jed to work up a "sales talk," and loaded him up with data on

the psychology of the lonely housewife.

But alas, those social forces which had favoured Jed Rusher during the past five years now turned sharply against him. An amazing event, spreading terror through every part of America where seed was planted and foodstuffs grown for market: it suddenly appeared that there was no market for any foodstuff, the prices dropped to a point which left half the farmers of the country on the

edge of bankruptcy.

The war inflation had run its course, and somebody had to pay for it. Who but the unorganized and helpless slaves of the soil? It was quite simple—merely that when the time came to move the crops, the Federal Reserve Board ordered its member banks to raise the discount rate on loans in the farming country. But nobody explained that to Jed Rusher and his friends; no course in Mountain City University touched on the problem. All Jed knew was that he met, day after day, that condition once referred to by Dick Sunstorm-impossible to get money out of the farmer's wife, because she had none in the house! There were times when Jed did not sell enough portfolios to pay for a night's lodging, and had to beg permission to sleep in a haystack or a barn. There was no time when he was not ready to barter a set of his cultural photographs for a dish of that grain which the farmer was going to burn in his stoves next winter, because he had no money to buy coal.
When Jed came back to the city at the end of the

season, he found that the great fear had spread also to his alma mater. Not so many students were coming, and of those who did, many could not pay for board, but wanted cheap rooms where they could feed themselves on crackers and milk. To make matters worse for Liza, Mr. Crumback wrote that he would not be able to renew the loan; the country banks were in a terrible wayhundreds going to the wall, and the beet growers' land being sold for taxes. Poor Liza had to send her savings to the banker, and the boarding-house would have ended right there, had it not been for Carrie Meecham, who had money in the bank, and volunteered to help them out.

Get money! said life to Jed Rusher. Get enough,

so that you do not have to be sick with anxiety when a panic hits the country! So that you do not have to borrow from a young lady who is no longer so young as she tells you, and who gazes at you with sheep's eyes, and seeks opportunities to take you driving in her car! An exasperating thing to Jed, to have his sister in debt to Carrie, and to be expected to pay with his freedom and his future! Why couldn't a woman be content with a good job, and the security she had won? If she had to have a husband, why not pick out some middle aged widower who had already managed to make his place in the world? And what did Liza mean by all the time urging Jed to be polite? Would she really be willing to sell him for the sake of a chattel loan—plus a couple of thousand dollars which Carrie Meecham had invested in suburban lots?

II

Jed was now a sophomore, and a person of more consideration. He was studying quadratic equations, and the English poets from Milton to Pope, and nineteenth century European history, and—to please Liza—New Testament exegesis; but how in the world was all that going to help him? So much fancy culture, while the people of his state, all but a few lucky ones at the top, were in an agony of want and fear? It seemed to Jed he wasn't gaining a step. He wasn't meeting any important people; just the same sort of fellows who had their own way to make in the world, and now had terrible stories about how they had managed to survive the summer, competing with "bindle-stiffs" for a chance to labour in mines and smelters. Jed could go on for three more years, and at the end he would have a sheepskin diploma, hand-written with fancy flourishes, enabling him to get a job in the Zion High School at a hundred and ten dollars a month. Was that to be his life?

He realized now, alas, that coming to a city was no guarantee of success. There were plenty of failures in the cities. Sometimes, on the way to look at the homes of the plutocracy, Carrie had to drive them through the poor districts, and there were endless blocks of little

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undistinguished brick houses, in which people worried along from month to month, just keeping alive on a meagre salary. Tens of thousands of little brick houses, each with its worried family! In the older part of the city, down by the railroad station, was a square mile or two of ancient buildings which had once been the homes of the great, or the business houses and hotels and saloons of an earlier day—now all falling into disrepair, and providing dingy lodgings for working people and drifters. This Mountain City was the goal of thousands of tubercular people, and of still greater numbers who feared the disease. They came from every part of the country, seeking any sort of job to keep them going; they beat down wages, and kept the whole working population on the border-line of want.

In this panic year the hag of worry got on to Jed Rusher's back for the first time, and drove him to a desperate state. Could it possibly be that his bright dreams of glory were destined to fade, and leave him stranded, one of these drab little people, a grocery helper like his brother Tom, or perhaps an insurance or real estate clerk? Was he going to settle down and help his sister run a third-rate boarding-house, and put by a dollar a week, and invest it in a savings-bank, and perhaps wake up some morning and read in the paper that the bank had failed? No, a thousand times no—Jed said it aloud

while walking his route to stoke furnaces.

A clear-cut resolve took shape in his mind: he must meet some rich people. That was the crucial point. So long as you met poor people, you heard poor people's talk, you got poor people's ideas, and had to be content with poor people's opportunities. But if you met the rich, you would get to know how they lived, and how they got their money; you would pick up ideas, and make friends who would give you a chance. Rich people had everything, they commanded all the gates of opportunity, they scattered largess with both hands as they walked through life; the way of fortune was to be near them, and attract their attention, and convince them of your ability to be of special use to them.

It so happened that Carrie Meecham knew a rich lady, the daughter of one of the old-timers who had come into the country with a pack mule and found a gold mine. This elderly Miss Hugins had quarrelled with all her relatives, who were trying to get her money away from her; she lived all alone in the palace her father had built. Now and then she came to the bank, and Carrie Meecham made out papers for her; so they had got acquainted, and one day the rich lady had invited the poor lady to come and see her. Thereafter, about once a month, she would invite Carrie to dinner, and would set out for inspection her jewels, and lumps of free gold out of the mine, and souvenirs she had brought from China and the Holy Land.

Also she would tell Carrie the latest news about the evil doings of her nephews and nieces; and Carrie would return to the boarding-house and tell Liza about it, and at breakfast next morning she would tell the boarders, and everybody would talk about it, and fit this together with that which they had heard elsewhere about the evil-doing nephews and nieces. For two or three days the wealthy Miss Hugins, and her palace and her art treasures and her relatives, would provide a topic of conversation for the guests at the Rusher boarding-house. The prospect of meeting this rich lady, and being invited to visit her palace, was one of the inducements which Liza and Jed had dangled before them, whenever they thought of Jed's

yielding to Carrie's spells.

Others in the boarding-house also knew rich people. One student had an uncle, and produced him proudly whenever Carrie Meecham seemed to be gaining too much prestige. Another had a distant cousin who owned a big hardware store, and invited him to a visit every Christmas; so, whenever anybody described the interior of a rich home, this student would describe his cousin's home; when Carrie told what Miss Hugins had for dinner, this student would tell what his cousin had for dinner. Another student had been to Europe, and found a millionaire lost in the corridors of art galleries; the two had travelled together, and therefore this student also could discuss what rich people ate, and wore, and said. There

was hardly any poorest and most obscure person in Rusher's boarding-house who could not contribute some mite of conversation. By sharing their treasures in common, they managed to have quite a store of gentility, and to produce an excellent impression upon a visiting stranger.

Jed would absorb this conversation, and ponder it as he trudged his route to the furnaces. All good things of life came from the rich: all freedom, beauty, power, even safety. One student had an aunt who had become housekeeper to a rich lady, and when this lady died, she had left the housekeeper two thousand dollars. The hardware-store proprietor was helping his student cousin to pay his tuition bills. Miss Hugins gave Carrie Meecham her partly worn dresses, and gave Christmas presents which Carrie cherished and exhibited to her friends, exactly as Miss Hugins exhibited her jewels and lumps of free gold to Carrie.

Meet the rich! said life to Jed Rusher. But how was it to be done? Certainly not by stoking their furnaces, where you went in by the basement door, and saw only the servants. Nor was it the really rich who employed Jed; such fortunate ones had one or more men servants, who attended to furnaces among other tasks. The clients of Jed were medium-sized people, not entirely above the reach of panic, and several of them had elected to stoke

their own furnaces this winter of "hard times."

Nor was it so easy to get to know the rich in college. The sons of most of them went to the big eastern colleges; while those at Mountain City were clannish, and had their own fraternities, and drove in their own cars to their own entertainments. When they spoke to you in class or on the campus, it was with reserve, as if they suspected you of trying to "break in," to "push" and to "climb." Jed Rusher did not blame them for this attitude; but considered it the natural and proper way for them to be.

Jed had not perused much fiction, and his visits to the movies had been limited by poverty, and by his sister's disapproval of anything that looked like a theatre. So he was handicapped in his efforts to imagine ways of breaking in." It never occurred to him that he might rescue one of the daughters of the plutocracy from a

runaway horse; he saw these daughters riding now and then, but always the horse was as dignified and aloof as the rider. Nor did he think of rescuing one from a burning building; in the single case where he saw a fire, the engines got there ahead of him. Once he had a chance to pick up a handkerchief for a young lady who looked as if she might be wealthy; she thanked him with quiet dignity and walked on, and what more could he do? It seemed as if everything in the world was already arranged in perfect order; all the rich had everything they wanted, and there was no need for Jed anywhere.

IV

For a whole winter this state of affairs continued, with Jed in a constantly mounting state of exasperation. April was the climax, because furnace-tending came to an end, and hard times remained adamantine. But just as he was giving way to despair-at last he got a clue. A respectable, and even dignified and impressive manner of becoming acquainted with the rich! For such a secret Jed would have mortgaged half his future, a very large sum of money; but he got it, free, gratis, and for nothing, from the pious old chancellor of his university!

The Methodist institution was feeling the pinch like everything else. During the past few years the value of the dollar had gone down about thirty per cent., with no consideration whatever for college endowments; and now attendance had fallen off, while overhead remained fixed. Poor old Chancellor Saybuck had gone begging among his assortment of carefully cultivated rich, and had found the gleaning scanty; until at last, in desperation, he called the student body together, and dumped his burdens on to them. These young people, his cherished brood, who knew the value of the education they were getting, must go out and tell the world about it. An endowment drive" for dear old alma mater, with quotas and selling talks and all the ballyhoo which the war had spawned! And for Jed Rusher, a chance to seek out the rich in their secret haunts, and force himself upon them, and impress them with that "pep" and "punch" and "zip" and general go-gettiveness which has lifted America to its station of solitary glory among the nations

of the earth!

Jed entered into this campaign with an ardour which might have awakened suspicions, had there been anyone to take note of his activities. But this was the land of the free and the home of the hustler, and every man followed his own genius. Jed forgot all he knew about quadratic equations, and the poetry of Pope, and the military strategy of von Moltke, and even New Testament exegesis, and abandoned himself to a frenzy of affection for his alma mater. There was only one trouble, which was, he had no idea whom to appeal to. The one rich person he knew was Mr. Crumback, who had already pleaded destitution. He thought of Miss Hugins; but both Liza and Jed had been given plainly to understand that Miss Hugins was held at a price, and the price was irreducible-a proposal of

marriage from Jed to Carrie.

Should he set out at random, from the telephone book? Or with a list of the alumni? Should he trudge from mansion to mansion in the fashionable districts? He was engaged in making up his mind, when blind chance threw him a clue. Or was it an all merciful Providence, as Liza devoutly believed? If so, this Providence moved in a mysterious way; for Jed, tormented in soul, picked up, not a Bible, but a copy of the "home edition" of the Mountain City Mail, printed upon pink paper with staring black headlines in "boxes" all over the page. In one of these "boxes" he read the tidings that Claudius G. Warrener, wellknown financier, had that morning disposed of the southwest corner of Fifth and Jefferson for a price which could not be positively learned, but was rumoured to be in the neighbourhood of \$235,000.

An extraordinary illustration of the fortunes to be made in downtown real estate, said the Mail; the property had been bought by Mr. Warrener eleven years ago for less than \$40,000. The purchasers were Lipsky and Isaacson, department store owners, and the deal was their answer to the talk about hard times and the weakening of American prosperity. The Mail repeated the slogan which it carried at the top of its editorial page: "Don't sell Mountain City short!" It went

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on to tell about Lipsky and Isaacson's sensational rise in the retail merchandising field, and then about Claudius G. Warrener, head of one of the city's oldest families, founder of the Fourth National Bank, and reported holder of a majority of its shares, which were worth their weight in radium, said the playful but worshipful

newspaper.

So there was Jed Rusher's destiny all laid out before him! Surely a man who had just made two hundred thousand dollars on a real estate transaction must be feeling happy and generous! Surely he must be able to spare a thousand or two for a noble undertaking such as Mountain City University! Surely, also, he must be a man of sufficient insight into human character to be able to recognize Jed Rusher as one of the city's coming men! To meet this Claudius G. Warrener, to shake him by the hand and look him in the eyes and talk to him firmly but kindly, became the one end in life of Jed Rusher.

V

Jed's first move was to look up the name of his victim in the telephone book. He found it, followed by a massive word, "capitalist," and the address, "Fourth National Bank Building." Jed did not 'phone, but took some time off from class work, and called at the office at eleven in the morning, which he judged a likely hour for a rich man to be at his desk.

In a spacious outer office he found himself confronting a young woman through brass grill work, highly defensive. "Is Mr. Claudius G. Warrener in?" he

inquired in a firm voice.

"Have you an appointment?" countered the woman.

"I have been sent by Chancellor Saybuck of the university," replied Jed. This was not mathematically exact, but Jed had decided that it was near enough for practical purposes. The chancellor had sent the entire student body to any and every place where there was money, and he would surely back them up in whatever they had to do.

"Have a seat, please," said the young woman, and

Jed took one of a row of chairs against the wall. The woman must have pressed a button or given some kind of sign, for presently appeared from an inner office a dapper young man, who took Jed in with a firm and efficient glance. The visitor had put on his best suit, and made himself as proper as hard times permitted; he knew that he must be dignified, and free from signs of both hesitation and urgency.

"You wish to see Mr. Warrener?" inquired the

young man.

"I do," said Jed.

"You know Mr. Warrener personally?"

"I have been asked to talk with him by Chancellor Saybuck of the university."

"What is the nature of the business?"

Jed wondered: could it be that this young man had failed to hear of the "drive," which had been reported at great length in the newspapers? Certainly it would not do to reveal that he was begging funds; so Jed replied: "I was asked to explain the matter to Mr. Warrener himself."

Said the secretary: " My instructions are not to make appointments until I have been informed as to the nature

of the business."

Jed, having sold portfolios a whole summer, had learned to keep on pushing. "It is a matter of interest to Mr. Warrener," he declared.

"That is a matter about which Mr. Warrener has instructed me to judge," said the secretary, returning Jed's firm gaze. It was his task to outface each day a score of strangers who sought to interview Mr. Warrener about matters alleged to be of interest to him.

"I think," said Jed with dignity, "it will be best if

I write. Will Mr. Warrener see the letter?"

" Mr. Warrener reads all his mail," was the reply; and Jed said, "Thank you; good day," and took his departure, leaving the hard-boiled secretary a trifle uncertain. Could it be that he had made a mistake?

As for Jed, he went out and consulted the telephone book again, and made sure that it gave no home address for his victim. There was a Clive A. Warrener, and Jed thought perhaps this was a relative, and the great man lived there. He called the number, and a man's voice answered, no, Mr. Claudius G. Warrener did not live there. When Jed asked his address, the value answered, "Fourth National Bank Building." Said Jed "I mean his home address." The voice answered coldly, "We do not give his home address." And that was that.

In the evening at the boarding-house table Jed brought up the subject which occupied all his thoughts. Had anybody seen that story about a man named Claudius G. Warrener making a couple of hundred thousand dollars out of a real estate deal? Yes, several had seen it, and all were eager to talk about it. They knew about the great Mr. Warrener. He lived in one of those houses on Fremont Plaza which Carrie had shown to Jed and Liza on their first drive; a brownstone mansion on a rise of land, a whole city block, with a veranda around three sides, and a forest of chimney-pots and gables on topone of the biggest places in the city, people said it had cost two hundred thousand. Jed revealed that he had thought of trying to get some of Mr. Warrener's money for the university, but had not been able to find his home in the telephone book: a girl student who had worked for the telephone company explained that these great people seldom had their names in the book, they had what were known as " non-list " 'phones.

The conversation centred itself upon the Warrener family. Yes, they were tip-top swells; Mrs. Claudius a sort of social dictator, nobody more strict, yet she was charitable, too, always on the boards of hospitals and things. There was a son, Clive, and his wife, only they were East, or else abroad most of the time; they got presented at court and hobnobbed with French duchesses and that sort of thing; Mountain City wasn't good

enough for them.

The supply of information was enlarged by the fact that one of the students had been mowing lawns for one

of the Warrener daughters. There were three of them, it seemed, and this one was married to the president of the Farmer's and Merchant's Bank; they had a fine place, and were nice people to work for, Mrs. Evarts often came out to cut her own roses, and she would talk with you. Carrie Meecham had met Mrs. Warrener, the elder, at a Red Cross affair during the war; she had white hair, and wore a double chain of pearls, and had given, oh, such an eloquent address. She took an interest in music, too-they were most cultured people. Mrs. Clive was a Sanderson, they were the oil people, and she had gone to a fashionable school in the East, where one of Miss Hugins's nieces had gone. That had been many years ago; they were middle-aged now, and there were a lot of grandchildren-one of them quite a tennis player, you read of his winning cups.

So the torrent of talk flowed on, with Jed storing up every word, like a squirrel stuffing his pouches with nuts. The more he heard about the Warrener family, the more he approved of them, and the more set he became in his determination to break into that brownstone palace which had cost two hundred thousand dollars. He saw now where he had made his mistake, in going to an office, where one encountered secretaries. In future, when he called upon the rich it would be at their homes, where there was at least a chance of catching them off their

guard.

CHAPTER V

ENTRÉE

JED worked it out on theory, that the hour of five-thirty in the afternoon would be the best for the purpose of finding an elderly multimillionaire, having returned from business, or from a drive in the park, and not yet started to dress for dinner. At that hour, again in his best suit, with shoes brushed and hair laid smooth beneath his grey Fedora hat, Jed Rusher was pacing back and forth before the brownstone mansion on Fremont Plaza, trying to stop the trembling of his knees, and reciting mentally the speeches he had composed to fit various emergencies. At last he pushed back the heavy gates, and climbed the stairs to the veranda, and pressed the button by the big door.

Almost at once the door came open, taking Jed by surprise; as if a man had been sitting right there, waiting for callers. An elderly man, smooth-shaven, clad in black: Jed divined that it was a functionary he had heard about, but never before beheld in the flesh-a butler. Said the caller quickly but firmly: "I wish to see Mr. Warrener senior." The phrase was good, because it

showed that he had knowledge of the family.

"Have you an appointment?" asked the other-the

same exasperating formula!

But Jed knew better than to say no. "I am Mr. Rusher," he said. "Chancellor Saybuck sent me to see Mr. Warrener." Oh, pray to a merciful Providence that the butler had not read about the drive for funds! There was just a trace of hesitation in his manner, and Jed followed up the advantage. "Just tell him it is Mr. Rusher," he said. "He will know about it."

Take a chance—any chance—what harm could it do? The great man might think that his memory had failed him, or he might be moved by ordinary curiosity. It was more than likely that he knew the chancellor-might be his most intimate friend, even. Many things might be true, and whatever they were, Jed would use

his quick wits to keep in step with them.

Oh, joy, he had won the first round! "Step in, please," said the butler, and gave back, and there was a vast place like the lobby of an hotel, only dim like a cathedral as Jed had heard of them. He had sense enough to understand that he must not stare. No, merely quiet self-possession; take off your hat, and lay it on the stand by the door, as if you were used to entering mansions every day, and certain of being welcomed!

"Have a seat, please," said the butler, and crossed the hall and disappeared. Jed now was free to stare at the great spaces above and around him; a broad centre staircase with a carved balustrade going up and parting into two wings, right and left; polished floors with thick rugs on them, a huge dark piano, a bronze statue in the background, life-size oil paintings—oh, this was

the real thing!

But Jed must not lose his head; no, keep selfpossessed-these are only things, after all, and when you get money, you can buy them. Evidently the old gentleman is at home; and if he decides to see you—which plan shall you try, the direct approach or the casual conversation? Keep your hands still and don't let your lips get so dry!

The butler is coming back across the big hall. He seems to have padded slippers, like a Chinaman. He is bringing Jed's fate; what will he say? Anyhow, be firm, be serene, he's only a servant. He can't do any

worse than say no.

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The butler waited until he was close to Jed-every-thing had to be hushed in these great rich houses! Then he said: "Mr. Warrener will see you, sir." Jed's heart gave a leap that hurt. He had won round twol-

He rose and followed the butler without a word. Keep steady now! Which should it be, direct approach

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or casual conversation? Desperately he sought to decide, while crossing the entrance hall, and making the discovery that rugs on polished hardwood floors are

slippery and treacherous.

He passed through wide double doors into a library, where he got another swift impression of spaces and heights in dim light. There was one splash from a green-shaded lamp, shining upon an immense table of dark polished wood. By this table was a soft leather chair with a man deep down in it. Here was Jed's fate, and upon it he concentrated every sense and every

faculty he possessed.

The butler had stopped just inside the doorway, and Jed came the rest of the way alone. He stepped carefully, but holding himself erect, while his quick glance made note of his victim: a man of seventy years or more, big, stout, with a double chin, a grey moustache not closely trimmed, and scanty grey hair not carefully brushed; a large face, well padded with fat, pinkish, with little purple veins here and there; a look kindly, but inquiring. Jed saw at once that it was not the face of a harsh man, a driver, but of one who had inherited his money and taken life easily.

The visitor stopped at a respectful distance, and said: "Mr. Warrener?" As the other assented with a nod,

he added: "My name is Jed Rusher."

"Have a seat," said the other; and Jed took a chair a few feet away; sitting not on the edge, but comfortably, as one who expects to stay. Mr. Warrener himself was deep in his big chair, his waistcoat crumpled and his heavy frame relaxed. He made no move but that one nod of the head, and kept his eyes upon his visitor.

It was the critical moment; Jed knew that his future depended upon the next couple of minutes. "Mr. Warrener," he began, "I am a sophomore at Mountain City University. I was raised in the cattle country, not far from the town of Banner, if you know where that is."

He had decided for the casual conversation, and waited a fraction of a second, to let his host indicate that he was familiar with the geography of the state. "Then my people moved to the sugar-beet country, at Zion. I worked in the fields as a child—a very hard life. I have carned my own way from childhood—my

father was a labourer, and a drinking man, unfortunately; I suffered mistreatment as a child. I am working my way through college now, and my sister keeps a boardinghouse for students."

At last the old gentleman spoke.

Chancellor Saybuck sent you to me?"

"Yes, Mr. Warrener."

"What did he send you for?"

It was a question which Jed had hoped to postpone;

but now he must meet it without evasion.

"Mr. Warrener, as a student of the university I am naturally very appreciative of what I am getting; it means more to me than I can explain to anyone else, it is helping me to get out of a most miserable situation. And now the chancellor tells me that the institution is in trouble, it has been seriously affected by the hard

"Oh! So you want me to contribute money!"

"You see, Mr. Warrener, the endowment has stayed fixed, while the war has forced up the price of everything-

"Yes, I know all that."

"And so we students-"

"I understand that, too; I read the papers. But what I want to know is, why did Saybuck send you to me? "

"Well, you see, Mr. Warrener, he knows your great interest in education-

"But he doesn't know anything of the sort; he knows

I consider it mostly a lot of rubbish."

Thanks to an all-merciful Providence for Jed's three months on the road selling portfolios, so that he had learned to meet emergencies, and adjust himself to the eccentricities of the human temperament! He caught his breath, and began quickly: "Of course, we all know, Mr. Warrener, that teachers are fallible, and not all the courses are what they ought to be---"

But this old man, who had inherited money, and had his own way all his life, was not to be diverted by any discourse, however eloquent and touching. Said he:

"What I want to understand is, did Saybuck tell you specifically to come to me?"

Jed was caught. There was no way but confession,

as quick and as graceful as possible. "No, Mr. Warrener. What he did was to tell me to go to see anyone who had money."

"Oh, I see!" The old gentleman seemed to enjoy having got what he wanted; a smile played about his lips. "So you just picked me out for yourself!"

"Yes, Mr. Warrener."

"Where did you hear about me?"

"Well, I've heard many people speak of you."

"What did they say?"

"They said you had a great deal of money, and were generous, and were interested in culture-

"Who says such stuff about me?"

"Why-you see-we have a great many students at the boarding-house-

"Oh! The students at the boarding-house are talk-

ing about me, are they?"
"Yes, sir."

A pause; and suddenly this old bull buffalo made another rush at Jed. "The truth is, you read about me in the papers, didn't you?"

"Yes, sir."

"You read I had just sold some land?"

"Yes, sir."

"And what I had got for it?"

"Yes, sir."

"And you thought you'd get some of that money before I had it salted away!"

Jed was suffering acutely, his cheeks and ears burning. He pleaded humbly: "You must understand, Mr. Warrener, I am only a country boy, a stranger to this city, and I was trying to think of some way to help the chancellor-"

"That's all right, my boy," said the other; his tone was kinder, though the smile still played about his lips. "You're doing very well, you'll be a credit to your alma mater. I've heard they were raising a crop of young go-getters out there at University Park, and I wanted to find out about it. When you go back to the boarding-house, tell the students I am getting about twentyfive letters a day advising me what to do with that money, and if I took all the advice, I'd spend many times more than I have."

Keep a stiff upper lip, Jed Rusher! It isn't turning out as you expected, but remember the main point—you are in the presence of one of the rich men of the city, and while he may be laughing at you, he is getting the impress of your personality, he is becoming interested

in you!

"I'm afraid I have been foolish, Mr. Warrener; but of course I couldn't know about your affairs—I never met but one rich man before, and that is the banker at Zion whose scholarship I won at the high school, which was the way I was able to get to the university. And now, while I am here getting a free education, I am told that the institution is in trouble and must have some funds. I know what you mean about the faults of education—I have realized that a lot of mine is not very much to the point. But I have been getting good moral training, sir, and I assure you I have learned many useful things since I came from the sugar-beet country."

The old gentleman was boring Jed with his gaze, and Jed saw it, and was doing the best he could, but groping in the dark, because he could not read this inscrutable mind, nor imagine what would please it.

"Tell me," said the old gentleman suddenly. "You read that I had made a fortune in a real estate deal;

what did you think about it?"

"Well," said Jed, speaking for the first time with entire sincerity, "I thought you had displayed wonderful judgment."

'Is that all you thought?"

"No, I thought about it a great deal, of course. It made me realize how important it is to have capital. I have none whatever; I have been tending furnaces all winter to pay my way, and now that is over, I have the problem of getting a job."

"So it made you realize that the cards were stacked

against you somewhat?"

"No, sir, I wouldn't say that exactly, but it made me feel very much alone, and I wanted some friends, or somebody to give me a chance." "Oh! So then possibly you weren't entirely dis-interested when you came to see me?"

Jed flushed; but there was no chance of lying to this merciless cross-questioner. "Mr. Warrener," he pleaded, "can anybody be entirely disinterested when he has to make his own way, and when things are so hard as they are just now?"

The old gentleman was silent; and Jed sat, trembling inwardly. Had he said the right thing? He could not make the slightest guess, and did not dare to speak again. The other was thinking, and Jed could only

wait.

At last the great man spoke. "It may be possible for me to help you, Mr. Rusher."
"Yes, sir?" said Jed, trying to control his excite-

ment.

"There might be conditions under which I would make a gift to the university—an endowment of, say,

fifty thousand dollars."

The great library, with its walls of books and pictures, began suddenly to sway and turn circles before the eyes of Jed Rusher! He could hardly credit what he had heard. Fifty thousand dollars! Why, if he could bring in such an endowment he would become the greatest man on the campus! He would have a story, with his picture, in the college weekly-perhaps even in the Mountain City Mail!

"Yes, Mr. Warrener?" he managed to say.

"What would be the conditions?"

"It would be my idea," the other answered, "to

establish a lectureship on the single tax."

The single tax! Now Jed Rusher knew the meaning of the word "single," and he knew the meaning of the word "tax"; but so far as he could recall, he had never heard the two words in combination, and they meant absolutely nothing to him. But one of the rules of procedure he was drilling into himself was never to reveal ignorance if he could help it. "Single tax" must be some kind of idea or doctrine, something to be taught or lectured about at a university; and if the great and rich Mr. Warrener wanted that done, and was willing to pay for it-" All right, sir," said promptly; "I am sure that will be agreeable."-

Again the playful smile about the old gentleman's lips, which ought to have made Jed suspicious, had he not been so exalted with success. "Are you speaking now by authority of the chancellor?"

"No," said Jed, "but I've no doubt he'll be

delighted."

"I am assuming they don't teach the single tax at

present."

"No, sir, I don't think so; at least I haven't heard of it."

"You don't know anything about it?"

"No, sir. But please don't judge the university by me—I have only been there two years, and I came from the country—"

"But you went to high school?"
"I went at Zion four years, sir."

"And they never explained the single tax there?"

" No, sir."

"Well, you go and see the chancellor, and tell him my proposition, and if it's all right, I'll make a contract with the university, and turn over fifty thousand dollars in Government bonds, which will yield about twenty-five hundred a year."

"Mr. Warrener, I don't know how to thank

you—_''

"That's all right, my boy; you can thank me later on." Again the quizzical smile about the old gentleman's lips, which Jed failed to note because of his intense excitement. "All right, sir," he said. "I'll see the chancellor at once. He'll be very happy, I know."

IV

Jed wanted wings to take him. He would have stepped into a taxi-cab, had he realized the existence of such a method of getting about a city. His long legs took him two miles in twenty minutes, and he arrived at. the moderate-sized mansion, not far from the university, just at dinner-time.

So the white-capped maid informed him, when she opened the door; but Jed said, "Tell the chancellor I

have very, very important news for the endowment fund." He was sure the old gentleman wouldn't mind putting down his knife and fork for such a sum of money; and sure enough, here he came toddling, with dinner still in his mouth, and napkin still tucked under his chin—something which the etiquette books of his time may possibly have permitted. "Well, Rusher?" "Chancellor, I've got fifty thousand dollars for the

university!

"What?" The mouth of Ernest Aloysius Saybuck, D.D., fell open, exposing his dinner. He stopped in his tracks, and stretched out his two hands. "My boy! My boy! Who?"
"Mr. Warrener."

"Warrener? What Warrener?" " Mr. Claudius G. Warrener."

The old gentleman's face registered the extremity of

amazement. "But-impossible!"

" I've just been to see him, Chancellor. He will give you fifty thousand dollars in Government bonds."

" But-what for? "

" For a lectureship on the single tax."

Now Jed Rusher had had many surprises in his life. He had mounted wild horses, and been charged by a steer, and attempted to handle a drunken father; he had lived through blizzards and sandstorms, a world war and a siege of hard times—but never in all his life had he got such a blow, such a shock of consternation as in the next moment. Ernest Aloysius Saybuck, D.D., recoiled; his outstretched hands began to tremble and shake; the blood mounted into his neck, his cheeks, his forehead, until he was the colour of a new-born infant; his hair seemed to bristle, his eyes to shine-he looked like a Japanese dancing demon, as he shouted, "You insolent young puppy!

Poor Jed shrunk as if he had been struck in the face. All he could do was to stammer: "Why-Chancellor!

Why-Chancellor! "

"Have you come here to mock at me? Is this your

idea of a joke?"

"But—Chancellor!" Tears were starting into Jed's eyes. "What have I done? What is the matter?" The tears began to trickle down Jed's cheeks, and the

old gentleman saw them, and an inkling of the true, situation came to him. "Boy-you don't understand what you are talking about?"

"Chancellor, I have no idea what you mean!

trying to help the endowment drive! I thought-"

"It is that hateful man! It is his perverted idea of humour! To send you upon such an errand, to mock at me and insult me! "

"But, Chancellor-please explain to me!" "You don't know what the single tax is?"

"I never heard of it in my life." "He didn't tell you then?"

"He just said he wanted a lectureship about it. What is it, sir?"

"It is red doctrine-it is radicalism!"

"Oh, Chancellor!" It was Jed's turn to register horror. He saw what he had done-coming to the head of his university with a proposition to teach radicalism!

"Confiscation of property!" rushed on the chancellor. "The taking of real estate value by a tax! One of those infamous doctrines that are trying to seduce the people -appealing to their basest instincts of greed and envy!

"But, Chancellor!" Jed's mind was in a whirl, he could not get his ideas to fit together. " How can that

be when Mr. Warrener is a rich man?"

"He is a man with a perverted mind; he is a mocker, a scoffer at everything sacred; he trifles with infidelism, with free thinking."

"But does he want to lose his own money?"

"He did not have to earn his money, and he affects not to value it. He turns upon his own class-he is the bird that fouls its own nest! "

"But-he goes and makes money out of a real estate

deal! "

"He makes a joke out of it; he points to it as a crime that society allows him to commit. He gives his money to support a propaganda that wants to confiscate land values, and deprive the widows and orphans of the savings upon which they depend. It was his idea of being smart, to take advantage of your ignorance, and send you to me with a message which he well knew I would resent for he knows all about the fight I have been waging to

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keep radicalism and infidelity out of this institution, and protect the young minds which have been entrusted to my care! "

In the midst of this emotional hurricane Jed had to get himself together and think quickly. He had been made to play the fool, yet it was not so bad as it seemed. The affair had served to make him known to the chancellor -here they were with hands clasped, Jed begging forgiveness and the chancellor granting the boon, agreeing that it was not Jed's fault, it was the evil man who had taken advantage of his innocence of heart.

Yes, there was even a chance for Jed to make it clear that he was no ordinary sophomore, but a man of brains. There came to him a flash of light—a way to outwit the extremely witty Mr. Claudius G. Warrener, and give him

as good as they had got.
"Chancellor," Jed said, "fifty thousand dollars is an

awful lot of money."

"Yes, of course, my boy." There came a melancholy note into the old preacher's voice.

"It really seems too bad to give it up."

"Yes-but we can't possibly get it."

"Mr. Warrener said you should establish a lectureship on the single tax, but he didn't say what the lecturer was to say about the single tax. He couldn't control that, could he?"

"He would try to, you can be sure."

"But could he succeed? If it is dangerous and radical, surely he couldn't make anybody praise it! Surely the lecturer would be free to warn people against it! "

A look of pleasure came upon the countenance of Ernest Aloysius Saybuck, D.D. "Rusher," he said,

"you are a smart boy."

"Chancellor, I am trying to save that fifty thousand dollars, which you can use so much better than this bad man. Tell me, how is it in such matters-you would have the naming of the lecturer, wouldn't you?"
"The university would have it."

"He couldn't have it written into the bargain that he should say who the man was to be?"

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"Such a thing would be out of all precedent."

"Well, then, you could name someone who would use the money to expose the wickedness of single tax! "

A smile spread over the old gentleman's round face. It was a delightful idea to contemplate, even while his sound judgment told him it was a dream.

"We could turn the joke against him," persisted Jed,

"and help to put down these dangerous ideas."

"I'm afraid you don't understand the situation, my boy. It would only stir up talk about the subject, which is what these radicals want."

"But, Chancellor, they have to be answered! People

have to know what is wrong with their ideas."

"Yes, but it has to be done quietly, without public controversy. If we were to take money to teach single tax, and then use the money to oppose it, the single taxers would set up a howl that they had been betrayed, and it would make a scandal, and ruin the university."

"But, Chancellor-wouldn't it let everybody know

that we were on the side of property and order?"

"It is a difficult situation to deal with, Rusher. You see, these troublemakers are clever, they know how to use the language of idealism; they talk about social justice and such fine phrases, and that makes them hard to answer in a public controversy."

"I see what you mean, and of course you know best, But it seems to me a mistake to let the students be ignorant about such things, for then they

can be led into trouble, just as I was."

"That is true," said the other, "and I have told our teachers of economics to warn against these evil doctrines, and expose them fully. But it must be done in the classroom, not with clamour in the newspapers. The mere announcement that Mountain City University had accepted fifty thousand dollars for teaching the single tax would ruin us in public esteem, it would cost us far more than fifty thousand dollars in the end. I would lose the entrée to those men and women of wealth whom I have been labouring all these years to please."

"I see," said Jed; "yes, of course, you have to think about that first."

Which sympathetic words caused a wave of self-pity to sweep over the sorely driven old preacher. " My boy,"

he exclaimed, "you can have no idea what it means to carry a burden like mine! To put yourself at the mercy of rich people, to have to flatter and cajole them! They are good people—the best in the land—kind-hearted, generous, workers in the vineyard of the Lord—but at the same time they are human, having human weaknesses mixed with their virtues. It is not enough for them to know that their money is helping to train young men and women in the paths of righteousness; they have to have their names given to memorial buildings, they have to be praised in public speeches, and if one gets more praise than another, then envy and uncharitableness plague my days! I have to go and see them, sit at their dinnertables and sing their praises, visit them in sick-rooms and entertain them, drive with them, wait upon them, study their whims, watch for times and occasions. Only yesterday I had to sit in a Turkish bath with a rich man for more than two hours, and I nearly died of it—and all for nothing—he told me he had exhausted his quota for charity!"

There was more to this confession; stories of social humiliations and moral agonies—in the midst of which the Reverend Ernest Aloysius Saybuck, D.D., suddenly remembered his dinner, and remembered also that this student had tried loyally to help him, and had been cruelly dished by fate. To make up for it, he invited him to share the meal, which was utter ravishment to the soul of Jed Rusher, whose eager mind was cherishing every word of the chancellor's anecdotes. He was preparing himself for a high duty in life; to help this heroic old man, by taking over as much as possible of his burden of eating at the dinner-tables of the rich, and visiting their sick-rooms, and accompanying them to Turkish

baths!

CHAPTER VI

DIPLOMACY

1

JED RUSHER went back to his class-room work; and how dull and flat and tame it all suddenly appeared, after the thrills of hobnobbing with millionaires and chancellors! No, he was not cut out for a plodder. Impossible to go on pretending that he was interested in quadratic equations, and the poetry of Pope, and the military strategy of Von Moltke, or even in New Testament exegesis, when he ought to be getting on in the world!

The outstanding fact in his mind was that, for the first time in his life, he had been inside the home of a rich man. The impressions had soaked in through every pore of his skin. That was the way to live! That was dignity, that was power! Jed was the tiger which has

tasted blood.

The last furnace had been cleaned out for the summer, and he was out of a job, with no way to pay his board to Liza. What was he to do? After the recent lovefeast with the chancellor, he could, no doubt, go to him for help; but what was there to be expected? The old gentleman would recommend him to somebody as a mower of lawns and beater of carpets, and Jed would get thirtyfive cents an hour for hard and sweaty work. Was he going to spend his summer in that way?

One fact lurked in Jed's mind: he had a chance to enter the mansion of Claudius G. Warrener once again; he would be admitted-in fact, was expected to come and report. Was this chance to be thrown away-just because Chancellor Saybuck considered Mr. Warrener a wicked man? Jed wasn't interested in Mr. Warrener's morals, but in his money; and wasn't his money good? Pecunia non olet, the Roman emperor had said; and recently

some robust college professor had said it in American, crying out at a public function: "Bring on your tainted

wealth! "

The chancellor was an old man, excitable, and taking ideas seriously; but Jed was young and tough-minded, and never would it occur to him to bother about political doctrines. Had he not worked in the office of the Zion Star, and seen the inside of politics? There was a gang in office, sharing the loot, and another gang trying to get in. Each raised a dust of controversy to hide what they were doing; each adopted platforms, and declarations of belief-and to Jed it was all so much fishbait.

As he looked back on the scene with Mr. Warrener, he realized that the old gentleman had been laughing at him through most of their interview. But that was all right, Jed could stand being laughed at, as part of a job. He knew it wouldn't take him long to get his bearings in the world, and after that, nobody was going to laugh at him. Mr. Warrener appeared to be kind-hearted, and might be a little ashamed of the trick he had played on a poor boy from the country; he might have an impulse to make amends-and surely he ought to have a chance!

The old gentleman's hobby, the weak spot in his armour, was this "single tax" business; obviously, Jed must know what it was all about. Not caring to ask such a question in the library of the university, he went to the city library, and of the omniscient young lady who sat enthroned in the reference room he timidly inquired for something that would explain the single tax. gave him a book called "Progress and Poverty," and a pamphlet published by some single tax society; Jed chose the latter, because it was short, and in half an hour or so he had got the point. These people wanted the state to tax the increase in land values, and put the speculators out of business. And that was all right, if you didn't own any land; or if you had so much money that you could afford to give up your land. To Jed the single tax didn't seem dangerous, but merely foolish. He studied enough, so that he could have passed an examination in that fifty thousand dollar course which was never to be given at Mountain City University.

Then, without telling his sister of the moral risk he was about to incur, he set out for another afternoon call at the brownstone mansion on Fremont Plaza.

II

"Mr. Warrener is not in," said the butler.

"He told me to take a message to Chancellor Saybuck and come back and report," said Jed.

"He should be in before long, sir," replied the man respectfully. "Will you wait?"

Jed would wait. He took a chair in the great lobby, or whatever it was called, and the man went away and left him in the midst of all the art treasures. Jed wondered what the rich did about thieves, and appreciated the confidence which was placed in him. He was a thief of the intellect and emotions; he would let his eyes roam from one feature to the next, and make away with a hundred details. Some day Jed would know the proper phrases, and would be able to employ them casually, as one to the manor born. He would know that a piano is not "big" but "grand"; he would know that pictures painted on hanging cloths are "tapestries"; he would know the difference between Persian rugs and Chinese, and what each is worth. He would know whether he was supposed to stroll around and look at these treasures, or whether it was more dignified to sit still and conceal his curiosity.

The front door opened, and there was Mr. Warrener. "Hello, Rusher," he said pleasantly, and put down his hat and a brief-case he was carrying, and shook hands, and took his visitor into the library. He let himself down into the big chair with a heavy sigh, as if he were tired, and took a couple of cigars from his pocket.

"You smoke?"

"No, sir, thank you," said Jed.

"You will save money," remarked the other. Since he did not need to save money, he lighted his own cigar, and looked at his visitor quizzically. "Well, what's the news? "

"I saw the chancellor, Mr. Warrener."

"And what did he say?"

Jed hesitated. "It's hard for me to tell you about it. You see, the chancellor is an old gentleman and inclined to be conservative, I fear."

"You don't say so!"

"Yes, sir. He seems to have the idea that the single tax is very dangerous, and it wouldn't do to teach it at the university. He thought that if some of his rich supporters read about it, he wouldn't be able to see them

any more."
"Did he say that?" Evidently the remark gave Mr. Warrener great pleasure, for his well-padded cheeks expanded into a chuckle. "What else did he say?"

"Well, you know how it is, he was talking confidentially, and I don't think it would be loyal of me to repeat it all. The point is that he wouldn't be willing to have a lectureship on the single tax."

" Not even to explain what it is?"

"He seems to think it better not to talk about it at all, sir. I can understand, because I went to the public library and read up on it, and I see it isn't an easy argument to get away from."

Again the smile of pleasure on the other's face. "You found it interesting, hey? Did-it convince you?"

"Well, Mr. Warrener, you understand, I'm not used to new ideas, my upbringing was very religious, and one doesn't get over such training in a day. But I want to know more about it."

"What did you read?" When Jed told him the name of the pamphlet, he said: "I know it; but you should read 'Progress and Poverty'-that is the single

taxer's bible, the whole thing."

Jed promised to read the book; and the old gentleman proceeded to tell him what was in it, and how it had come to be written-all about Henry George and his wonderful idea that was going to abolish poverty and injustice on earth. Jed listened, and put in a polite word now and then, and his host talked on, and on, and on, and on, and on; it became evident to Jed that he would not have the least trouble in entering this beautiful brownstone mansion at any time-provided he was willing to listen to the Henry George doctrine, and give some indication that he was moving ever so gradually in the direction of becoming a convert!

Mr. Warrener talked until his cigar had burned out, and then he lighted another one, and talked until that had expired from lack of attention. He got himself out of his big chair with some effort, and showed Jed a picture of the bushy-whiskered face of his prophet, and showed him a copy of the first edition of the single tax bible, duly inscribed by the prophet's hand; he opened a cabinet drawer in which he kept a stock of pamphlets, and selected an assortment for his new proselyte. had such a good time that he might have talked all evening, had not a maid come with a message to the effect that Miss Lucile said it was time to dress for dinner. So Mr. Warrener shook Jed's hand, and told him to come again when he had read all that literature; and the visitor promised that he would do so, and went away realizing that he had won another round in his boxingmatch with fortune.

III

Jed studied all the pamphlets, and curbed his impatience for four days. Then he ventured to make a call at half-past eight in the evening. The butler was gracious to him now, he was an old friend, and was invited to a seat without preliminary questions. The butler came back and reported that the master would receive him, and then left Jed to make his own way to the library.

Mr. Warrener sat in his same chair, and put a pencil in the book he was reading, to mark the place, and said he was glad to see his visitor. The visitor reported on the material he had read, and made one or two interesting observations, and asked an intelligent question—and so the old gentleman was launched. After the talk had lasted for an hour, Jed considered that his host was properly warmed up, and it was time for the next step.

"Mr. Warrener," said he, "I feel a hesitation in bringing up this matter to you, for I suppose you have many cares; but I have the problem of deciding what work I am to do this summer, and I thought you might be willing to hear my story and give me some advice."

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Mr. Warrener was willing; and Jed told of his desire, which he hoped was a proper one, to get up in the world, and not live in ignorance and insecurity. He was a serious man, and whatever he undertook to do, he would have his mind on it. He had once heard Mr. Crumback say-Mr. Crumback was president of the First National Bank of Zion, and giver of the four-year scholarship at the university, which Jed had won as the great prize of high school-Mr. Crumback had said that the difficulty of any administrator or man of property was to find persons to whom he could delegate responsibility; it was easy to find men to obey orders, but hard to find men with the brains to give them. Jed was determined to make that difference between himself and others; he was going to learn his job, whatever it was, and make himself indispensable to somebody. Possibly Mr. Warrener, with his many interests, might be able to use the services of such a man.

Mr. Warrener pondered, and then replied. Of course it was natural for Jed to want to get up in the world. He had no vacancy in his office at present, nor was there anything he could suggest. But he appreciated Jed's earnestness, and would try to think of something. Meantime, if his visitor was in need, he would lend him a

little money-

Jed hastened to interrupt. He had never incurred any debts. He was thankful for the offer, but he was able to work, and used to doing it; all winter he had tended furnaces, now he could doubtless get some garden work or something of that sort. Mr. Warrener said that his gardener had to have extra men in the spring and summer, and Jed might have work here, no doubt. Jed was grateful, and let the old gentleman see no lack of enthusiasm—but he knew enough about social matters to realize that if ever he took a manual job on the Warrener place, he would no longer be respectfully welcomed by the butler and introduced into the master's library.

He told Mr. Warrener about life on the lonely plains; about old Hinks and his cattle and horses and women, and how he had beaten Jed; about the cattle town, with its gambling-halls and saloons, and the long struggles with Jed's father. It was a life far removed from any-

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thing Mr. Warrener had known, and it seemed to him even harder than it really had been. Jed explained that he had never known anything better, so he had suffered less. He told how the railroad train had stopped, and shown him rich and comfortable people for the first time in his life.

He told about the move to Zion, and the life of the beet people; the sugar-tramps in the factory, and the women and children crawling about doing heavy fieldlabour. Mr. Warrener wanted to know all about that; he collected statistics, it appeared, and they were published in a single tax paper. Jed told how the Mexican families, a man, a woman and half a dozen children, would get as low as six hundred dollars for a whole year's work, in all the different seasons, the planting, the thinning, the topping and harvesting. Mr. Warrener said it was terrible-he owned some Rocky Mountain Sugar stock, it paid thirty-three dollars a share last year, yet the company would argue that it could not pay a living wage to these field-workers, nor a living price to the growers of beets! It was all due to the fact that speculators were permitted to hold the land out of use, and create a vast horde of landless people, bidding against each other in the labour market.

The old gentleman's hobby once more! Read Henry George! He was off on another discourse, to which Jed listened sympathetically-even though Mr. Warrener was explaining the very same things he had explained less than half an hour ago. Jed realized that the old gentleman would do this, over and over without end; he would say just what he had said before, and expect you to receive it with exactly as much interest as the first time. Only at the end of his discourse would he suffer a twinge of conscience, and smile a guilty little smile, and say, "But I have told you all that-you must be finding me

a bore."

Jed would hasten to answer, "No, not at all, it is a matter of such importance that I want to understand it thoroughly." After which his host would feel free to explain it again! Jed was having those experiences of which poor Chancellor Saybuck had complained so bitterly. Did the chancellor's patrons explain to him the elementary principles of evangelical Christianity, and the

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urgent need of religious training for the young, and the importance of protecting property and putting down the "reds"?

IV

Mr. Warrener promised that he would try to think of some way for Jed Rusher's talents to be made useful; and Jed went away, and settled down to wait as patiently as he could. He waited one day, two days, three days; coming to the boarding-house for his meals, and asking anxiously for a letter. The boarders had learned what he was doing, and they too shared in the expectancy, and scanned the mail which came twice a day. The whole boarding-house waited—four days, five days; Jed was debating with his sister whether or not it would be wise for him to pay another call, when one of the students came in with a heart-breaking piece of news, from the last edition of the Rocky Mountain Mail:

LEADING CITIZEN SUFFERS STROKE

CLAUDIUS G. WARRENER FALLS IN OFFICE

The account set forth how the head of one of the oldest and wealthiest families of Mountain City had sustained a paralytic stroke in his office at the Fourth National Bank Building, and had been taken to his home in an ambulance. Several physicians had been called in, but the results of their examination had not been announced.

It was a paralytic stroke for Jed Rusher's hopes and dreams. All that study of the Warrener family he had made, the mass of data he had acquired upon the psychology of a multimillionaire single tax advocate—all wasted, thrown away! The boarding-house table buzzed with excitement. What was Jed going to do now? Would he call to express his sympathy? If Mr. Warrener should die, would he attend the funeral? Who did he think would get the Warrener money? Would it be the single taxers?

Next morning the paper made known that the eminent

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and widely beloved citizen was expected to survive the stroke, but had lost the use of both limbs, and the physicians doubted if he would ever recover it. The names of the physicians were given-something which was worth more to these professional gentlemen than a gold medal from abroad. Various members of the Warrener family were reported as being at the stricken man's bedside, and all the greatness of the family, its wealth, connections and social services, were set forthas if the whole of Mr. Warrener were dead, instead of

merely his legs.

Poor Jed Rusher! Icarus, who flew too high and melted his wings in the heat of the sun, and fell a ruin to the earth, was a symbol of his state of mind for several days. All that labour gone for nothing! All the problem of breaking into society having to be solved all again! Jed raged at himself because of his recklessness in refusing the loan which had been offered him. He might have got as much as a hundred dollars, which would have paid his board all through the summer, and left him free to make the acquaintance of a dozen millionaires! Instead of which he was stranded, and must go back to sweaty

toil, and even beg for the chance.

He digested his vexation as best he could, and went to see Chancellor Saybuck, who pointed out to him the stern retribution which Providence had visited upon an evil man who had made a mock of sacred things. Jed, of course, said nothing about having been back to the Warrener home, but explained to the chancellor his need of work, and the latter gave him a note to a wealthy old lady, one of the supporters of the university, who employed Jed at thirty-five cents an hour, and put him to work at cleaning out an attic which had apparently not been disturbed since the house was built. Jed stirred up an enormous cloud of dust, and filled his lungs with it, and emerged looking as if he had been through one of those sandstorms which were the terror of the lonely cattle country.

He came home and hung his clothes in the backyard, and beat them with a broom-stick, and gave himself a washing and rinsing in the solitary bath-tub which served the needs of a dozen boarders, and came downstairs to supper, morose and grim, not in the least appreciative of

the sympathy with which Carrie Meecham sought to salve his wounds. She needn't think she was going to work any such scheme as that. He was down, but not so low that he would sell himself for three suburban lots.

Dinner was in progress when the door bell rang. A messenger-boy, and Jed heard his name pronounced, and started to his feet. A letter—a large envelope on fashionable stationery; Jed's heart gave a thump. With the eyes of all the boarders riveted upon him, he opened it, and read:

"DEAR MR. RUSHER,—Mr. Claudius G. Warrener requests you to be good enough to call at his home this evening.

" Respectfully,
"MARY E. NEWCOMB
"(Secretary to Mrs. Warrener)."

V

The butler's clothes seemed even blacker, and his visage more sombre, as he received Jed at the door. "A sad thing, sir, a terrible thing!" he permitted himself to say; evidently butlers were not forbidden to be human in emergencies. He took Jed upstairs this time, and the visitor was awed to discover that they had an elevator in this home, a large one, with impressive bronze grill-work; you entered and pressed a button, and it took you magically where you wanted to be. Jed walked on padded floors down a corridor of white and gold, and entered a large room with windows on two sides, and a big white bed in which reclined, propped upon pillows, his friend the millionaire single taxer.

A tragic figure: it took all Jed's self-control to keep from betraying his dismay. All the bright pink colour was gone out of the old gentleman's face; it was grey and deeply lined, the cheeks sagging over the jawbone, the padding under the chin hanging down. The hands lay limp on the pale blue counterpane, and seemed too feeble to move. "Hello, Rusher," said a faint voice.

"Good evening, Mr. Warrener." Jed came nearer, and saw that one part of his friend was still alive; his

eyes were able to see-and Jed was to learn before long that they retained their ability to smile at the world.

"Well, Rusher, the enemy has got me!"
"I was shocked when I heard the news, Mr. Warrener."

"We never know when the axe will fall, my boy.

Memento mori!"

"Let us hope for the best, sir-

"The doctors say I may hang on for a while yet; so there's a chance for you, Rusher. Would you like to help take care of me?"

"Of course, Mr. Warrener, nothing would please me

more."

There was a pink-cheeked young man in spectacles and a snow-white uniform standing on the other side of the bed. "This is Mr. Davis, my day nurse," said the patient; and when the two had greeted each other, the patient explained: "Mr. Davis is going to take care of me right along, but he has to have part of the day off, and I need someone to wait on me from two to five. It won't be hard work; you will read to me, and if I am asleep, you may do your own studying. Could you manage to fit yourself to those hours?"

"Certainly, sir; I will let your needs come first."

"I don't know what to offer you; I suppose a dollar an hour will be right, if you say so?"
"Certainly, Mr. Warrener." It was nearly three

times what Jed had got for cleaning out an attic!

"Well, then, can you arrange to start to-morrow?"

"I'll be here at two promptly. Would you like me to stay a while now?"

"It might be a good idea," said 'the feeble voice.
"Mr. Davis might like a breath of spring air."

So there was Jed, seated by the bedside, prepared to make himself agreeable. An idea occurred to him, a little experiment in psychology. "Mr. Warrener," he said, "I've read the first chapter of 'Progress and Poverty.' "

The light of life seemed to flicker in the eyes of the sick man; a faint trace of colour came into the grey and sagging cheeks. "You don't say so, my boy! How did you find it?" And very soon he was feebly trying to explain some recent developments in the movement.

THERE I AND A COUNTERED THERE

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There was a group of single taxers who were inclined towards the Socialists, while others were strict individualists, favouring the anarchistic point of view. Jed managed to suppress his distrust of these evil words, and was respectfully interested to learn that his employer was of the latter, the anarchistic group. Government was always a curse, said Mr. Warrener, and the less of it the better.

So on until an elderly doctor came and took his patient's temperature, and felt his pulse, and declared that he was showing improvement. When the patient explained the cause, that he was being allowed to talk about his hobby, the doctor smiled benevolently upon Jed, and told him to continue that treatment, but not to disagree with his patient and get him excited. Mr. Warrener laughed with his eyes, and said that was exactly why he liked Jed, he always agreed with everything, and was too polite to show when he was bored.

CHAPTER VII

THE FAMILY

1

JED RUSHER, who wanted to observe the rich, now found himself in a position of advantage. He sat, as it were, in the front row of a theatre, while the members of a large cast came one by one upon the stage and "did their stuff"; they stripped their souls naked before him, and he trained a pair of strong glasses upon them. At first he found the experience embarrassing, he thought he should retire when members of the family called; but after the visitor had left, his employer said: "Never go out of the room, Rusher; stay by me." His eyes smiled, with that combination of amusement and grief

which Jed was learning to understand. "The members of my family all want something and they may be less

persistent with you in the room.'

"Characters in order of their appearance"—so runs the playbill. The first upon the Warrener stage was Miss Lucile Abercrombie, a younger sister of the mistress of the household. "Miss Lucile," as she was known, was a poor relation and sort of upper housekeeper, whose function appeared to be to worry. She bore some resemblance to Liza, being lean, tall, wrinkled and conscientious. It appeared that in every big household there has to be some woman who sacrifices beauty, health and charm, to the managing of servants and the foiling of tradesmen. What Miss Lucile wanted from Mr. Warrener was to tell him troubles; since the doctors had forbidden this, she would start a sentence, "Oh, Claude, that butcher you insist on patronizing "-and then she would add, "But you mustn't be bothered!"

Miss Lucile suffered from sciatica, which was a very good disease for conversation, for the reason that it was variable. She was well bred, and always asked her brother-in-law's symptoms before she told her own. truly kind-hearted lady, she only became irritated when people neglected their duties, and failed to appreciate the importance of keeping bric-a-brac dusted and valuable furniture oiled. When she discovered that Mr. Warrener's new attendant was a serious young man, she began to direct a stream of conversation upon him, and before long was asking him to report to her the

delinquencies of servants.

Second in order of appearance was Miss Newcomb, secretary of Mrs. Warrener: a lady in the uncertain thirties, and unlike any secretary that Jed had ever heard of; completely marcelled, powdered to the last crevice behind the ears, and emitting a delicious odour by which one might have trailed her about the establishment. She was a "social secretary," she took occasion to let Jed know; this meant that she knew everybody in Mountain City who was "anybody," and could state, offhand and from memory, their exact social weight.

When the great Mrs. Warrener accepted or declined invitations, it was the social secretary's duty to write the notes in the proper formula. When Mrs. Warrener

was to deliver an address, the social secretary wrote it, and helped her to learn it, and even suggested the gestures—Jed knew this, because he happened to overhear the precedure. When Mrs. Warrener gave a reception, the social secretary prepared a list of the guests, and called each lady on the telephone to find out what she was going to wear, and typed this all out and handed it to the newspaper reporters. Such a personage was inclined to "high hat" Jed Rusher at the outset; but when she discovered that he was not a regular nurse, but a university student, she became cordial, so much so that Jed began to suspect her as he did Carrie Meecham. A man in his position had to be on his guard against women, and the delicious odours they spread about them.

Next came Mr. Jermin, Mr. Warrener's secretary, that dapper young man who had refused Jed Rusher admittance at the office. He came once a day, and sometimes twice, to consult his employer and take notes and instructions. It was a source of quiet satisfaction to be introduced to this young man by the boss himself. When the secretary was alone with Jed, he took occasion to apologize for what had happened; and Jed, who was too wise ever to make an unnecessary enemy, hastened to reassure him. Jed understood the greed and lack of consideration of those who sought to intrude upon the rich, and never would he permit any such intrusion.

II

The real thrills of Jed's incumbency began on the second afternoon, when the great Mrs. Lydia Abercrombie Warrener came to make inquiry as to her husband's progress. Mrs. Warrener had her apartments at the other end of the white and gold corridor, where Jed got used to encountering strange-looking foreigners—the various experts who came to beautify the person and preserve the health of Mountain City's social dictator. There was Signor Zappelli, who manicured her finger and toe nails, and Monsieur de Fouchardière, who gave her a permanent wave once a month, and Dr. Lindgren a naturopath with some special method of

manipulating the muscles so as to restore circulation and prevent wrinkles. Men dressmakers came, and milliners, and jewellers and engravers and artists and musicians and what-not. Even though the great lady made two pilgrimages to New York or Paris every year, there were always afterthoughts and alterations and possible inspirations.

No one ever saw Mrs. Lydia outside her own apartments until these various ministrants had completed their labours. Then she emerged, a completed masterpiece, to perform her function of manifesting grace and charm. When she came to pay her devoirs to her stricken husband, it was after formal inquiry by her maid, and the assurance that he was prepared to receive her. Nothing like this vision had ever appeared in Jed's restricted life: a large lady with snow-white hair, and a gown of cream and silver, and a rope of pearls about her neck, and many diamonds on her fingers. From the aigrette or pompon or whatever it was that crowned her head to the tips of her satin slippers she was one glory, and the poor boy from the cattle country was dumb with awe. She might have been fifty years of age and she might have been seventy, he had no wit to solve such a mystery.

Mrs. Lydia was on her way to a reception tendered by the governing committee of the Mercy Hospital at the fashionable Trianon Hotel. Jed had thought of a hospital as a place where sick people were taken care of; but in five minutes of the emphatic conversation of this grande dame he learned that the Mercy Hospital was an institution for the self-exploitation of a certain insufferable person by name of Mrs. Jeremiah Lyncum. Jed had heard of the Lyncums, who were coal operators, owning the Great Western Fuel Company; now it appeared that they had nothing to do with their money but to try to oust the friends of Mrs. Warrener from the governing committee of the hospital, so as to get in a certain cousin of the Lyncums as superintendent.

"I know what that woman is really driving at!" exclaimed Mrs. Lydia. "They want that new wing to be called the Lyncum wing, and she won't rest till the whole institution is turned into a family advertisement. She knows perfectly well that nobody ever thought of a hospital there till I talked to Dr. Peckham, and he begged me to let it be called the Warrener Hospital. I thought I was displaying good taste—but in these times, with society leaders lending their names and faces to advertise cigarettes and mattresses—what are we coming to, Claude? I wish you would telephone to Peckham, and tell him what this intriguing means—no, of course, you can't 'phone, poor dear, I ought not trouble you with this hateful stuff, but there is a meeting of the committee after the reception, and I've just about made up my mind to tell that woman what I think of her, and the parasites she has brought into the institution—yes, I know, the Lyncums are in the bank, but surely we don't need their money—but oh, Claude, it is terrible to see you like this—do try-to get better—try, for my sake!"

Mrs. Lydia really did love her husband, in spite of all her worldly preoccupations. Manifestly she had not planned that rush of tears to the eyes, threatening the work of art of her "cosmetician." She drew out one tiny handkerchief after another and stopped the flow. "Take care of him, Mr. Rusher," she said; "don't let anybody worry him." Jed had been introduced to her—a courtesy which Mr. Warrener scrupulously observed as each member of his family came upon the scene. "Try not to let people get after him to get his money for that dreadful single tax business. Don't let him get his name in the newspapers in connection with such

things."

Jed didn't know how to meet that appeal. Lying on the bed in plain sight was a copy of a single tax paper which he had been reading to his employer, and over against the wall was a filing cabinet, in which he put away clippings which the old gentleman was for ever marking with a blue pencil. His wife took all this in, and Jed divined that her playful tone of voice was as artificial as her complexion; she was desperately groping for some way to keep her husband away from his hobby. It was a problem to which Jed gave thought, whether his fortunes would be safer in the keeping of Mr. Warrener or of his wife!

There came "Claude junior" and his wife; the oldest son of Mr. Clive Warrener, named for his grandfather. The grandson and his wife had been in Europe, where the father was representing certain banking interests in the financial wranglings then going on; Claude junior was a kind of honorary social secretary to his parents. When the news had come of the grandfather's stroke, the young couple had taken the fastest steamer, and then an aeroplane; but now they were here, it was difficult to discover any reason for the extreme haste. They did not know of anything to do, and were bored to death by the crude society they found in this "grown-up mining-camp," as they called the place of their origin.

The couple were in their early twenties, and to Jed Rusher were the most bewildering phenomena that life had so far presented to him; so far out of his range and reach that he could not make up his mind whether they were the apex of human culture or a pair of elaborate frauds. Everything they wore was of a style and cut which had never before been seen in a mining-camp. When Mr. Claude junior picked up a newspaper to glance at it, he carelessly pulled from his waistcoat pocket a single eyeglass on a black cord and stuck it between eyebrow and cheek. And what was that? Did he really have one bad eye? Or was he trying to do something that in a real mining-camp would have got him lynched? The first time Jed saw Mrs. Claude junior, she wore a tight-fitting black suit, tailored like a man's, and carried a cane with which she floored Jed as completely as if she had hit him over the head with it. "My swagger-stick," she referred to it casually; and -Jed wondered, had she made up those posings and pirouettings for herself, or were there professors of swagger-sticks "?

"Swagger" was one of her favourite words, and another was "swank." She lived to be "swanky," which meant such an air of superiority to everything about you that you were not even aware of its existence. Ordinary human obligations did not bind you, and ordinary human ideas were characterized by a collection

of slang words hitherto unknown to Jed Rusher. In the course of time he came to realize that this was a formula, which consisted of turning ordinary human ideas upside down or inside out. Things that had been right were "putrid," while things that had been wrong were "swanky."

Why this young couple had done such a "putrid" thing as to rush one-fourth of the way round the earth to visit their half-paralysed old grandfather, was a matter obvious enough to Jed; they were concerned about the old boy's will. But having come, it seemed they were making a mess of their job; it was hard for them to keep from yawning in the old boy's face, and apparently not all the money in the world could induce them to conceal their disapproval of single tax. After they told him about a few Americans he knew, who were in Europe either for pleasure or for money-making, there was nothing left but public questions—which meant, for them, the peril in which the whole world stood from the sweep of Bolshevism. "Everybody" in Europe, which meant everybody who was "swanky," was toiling to build a dike against the spread of the red terror in Germany and Central Europe. Jed listened to the inside story of plots and counter-plots.

To old Mr. Warrener it was all, of course, a product of Europe's evil land system. He explained that to Jed after his grandchildren had gone, but he made no attempt to explain it to them; instead, he shook his head sadly, and remarked: "I thought I could control life, but it's got clean away from me, in every direction." The young couple thought he was referring to Bolshevism, whereas Jed understood clearly that he was referring to

the young couple.

IV

The new turn of Jed's fortunes was, of course, the sensation of the Rusher boarding-house, and of Jed's group of friends at the university. All talked about it, and wanted him to talk. But Jed suddenly discovered that it would not be dignified to discuss his employer's affairs. He would feed the hungry boarders just enough

to start them going, so that he could pick up more details about "his" family and its many ramifications.

The oldest of the three daughters, Mrs. Evarts, whose husband ran the Farmer's and Merchant's Bank, was already known to Jed, because of the fact that one of the boarders mowed her lawns. Jed knew what she looked like, what church she went to, and how many children she had. He did not know that Mrs. Evarts was carrying on a bitter feud against her youngest sister, Mrs. Macy, wife of the real estate and insurance man, who apparently had the selling of all the rich homes in Mountain City which were for sale, and the developing of most of the "high class" tracts. At least, every-where you drove over the city, you saw the name "Wallace J. Macy" on the signs, and you saw his full

page "ads" in the Sunday papers.

Jed learned all about the feud when Mrs. Evarts came calling on her father. A full-bosomed but still "smart" matron, "Mrs. Emily," as the butler and the older servants called her, wore a pearl-grey broadcloth dress, most elegant-looking; she had piercing dark brown eyes, the expression of a hawk, and a tongue capable of whirlwind effects. The doctors had warned her that care and strain must be kept from her father, but on behalf of all the grandchildren it was her duty to let him know how they felt about Jane and her husband, and the money they had got in excess of their proper share and in defiance of the rights of all the other heirs. Since it was Papa's money which had in great part financed the business of "Wallace J. Macy, Real Estate and Insurance," why should not Papa have a regularly acknowledged interest in this business, to come down with the estate and be shared by all the heirs? And what steps was Papa taking now to see to the proper handling of his real estate, which was in charge of the reckless and unsystematic, not to say unscrupulous, Wallace? Of course Jane hadn't the brains to understand what her husband was doing, but if she had any sense of loyalty to her sisters and brother, she would compel her husband to make some sort of accounting.

Poor " Papa's" feeble idea, that the presence of Jed Rusher in the room might serve to mitigate the efforts of his family to get things away from him, proved to be

delusive; the imperious Mrs. Emily paid not the slightest attention to Jed's presence. He had been reading a book when she came in, and he went on acting as if he were reading. It was, he discovered, a convention among these great ones of the earth that servants and other employees did not exist. When the old gentleman, looking harassed and helpless, sought to stop the flow of protest by introducing his attendant, Mrs. Emily gave a brief nod of her haughty head, and the curtest of possible "how do you do's," and went on to say that her husband in the bank had reliable information as to the financial state of the firm of "Wallace J. Macy, Real Estate and Insurance," and it was a fact that nothing but the prestige of the Warrener name had enabled it to get by the recent panic.

Jed went on holding a book before his eyes, but not missing a word of this discourse, nor a shade of its various emotions. He realized that he did not exist, and the idea burned him like an acid. Some day he would manage to convince this imperious lady that he too had a soul! It was a fact hidden behind the veils of the future, but less than four months away, that Mrs. Emily's nod of the haughty head to Jed Rusher was to cost her a sum of money—precisely set down in the records of the United States Government as seventy-three thousand, four hundred and eighty-two dollars and seventy-six

cents!

v

Did Mrs. Jane Macy, wife of the real estate and insurance business, have some spy in the household, to keep her informed as to the progress of the feud? Jed did not know; but he made note that next afternoon Mrs. Jane appeared, and seemed to know about all that had been said. Mrs. Jane was fair and blonde, younger than her sister, but no less decisive in her manner. She scorned to trouble her father with family wranglings; she just wanted to assure him that "Wally" was the soul of honour in his business dealings, and that both of them were the soul of gratitude. Naturally, Papa had wanted to help his children get ahead, and if

some had had more pep than others, that was surely not the fault of the peppy ones. Jed smiled behind his book, for he understood that the peppy younger daughter was in position to "stand pat," and deal in fine-sounding words.

Mrs. Jane was active in the affairs of St. Michael's Episcopal Church, and the form which her love and gratitude to her father took was to try to wean him away from the reading of infidel books with which his shelves were filled. Mrs. Jane was obviously embarrassed about it; she wanted to convey to her father that he lay within the shadow of death, and that his immortal soul was in peril; but it appeared to be a convention of the Episcopalian establishment that such things as the shadow of death and immortal souls could be referred to only in church. This was hard for Jed to understand, for no such etiquette had prevailed among the people of the cattle and the beet country. In Banner and in Zion, Mr. Warrener's bedroom would have been invaded by a dozen zealots, who would have fallen on their knees, and with tears streaming down their cheeks, portrayed to the imperilled soul the horrors of the burning pit into which he was about to be plunged.

Mr. Warrener gently put aside his daughter's hints, and presently the fair blonde lady was talking about those aspects of church life concerning which Episcopalians are permitted to speak freely. She and her husband had practically started the new church in the fashionable suburb where they lived; three times they had supplied funds to keep the work going, but now the new rector refused to pay attention to their taste in altar-cloths, and their ideas about candles and other ritual elegancies. There was a horrid rumour he had said to one of the members of the Ladies' Guild that he would not have any "lay pope" in his church—and if that were verified, Mrs. Jane would go back forthwith

to St. Stephen's.

"But you don't care about such things, Papa!"
The lady tactfully changed the subject. Lulu Belle was clamouring to see her Grandpa, and while she didn't suppose that he would feel able to see children—

The old gentleman interrupted. He would like nothing more than to see Lulu Belle, but he feared the

effect upon the child of his sad condition. There ensued a contest in altruism, with the child as stake. Mrs. Jane declared that as soon as she got home, she would send Lulu Belle with the governess; but not to let her stay too long, and weary the patient with her prattle about her dollies. To Jed it was evident that the old gentleman would rather listen to Lulu Belle prattling about her dollies than to Jane prattling about her rector and altar-cloths and candles.

VI

An hour later Lulu Belle came in. Jed, hearing the talk about "dollies," had expected a little child, but here was a grown girl, deliberately held back, it seemed, dressed like a child, with skirts that hardly covered her knees. She was fourteen, he learned later; her mass of golden hair, full of red and green glints when the sunlight caught it, was tied with a pale blue ribbon at the back, and she wore a blue dress of some light stuff, and stockings and slippers to match. "Blue Belle," her grandfather greeted her, and you could see she was his pet.

"Oh, Grandpa, I'm so sorry!" She stood in the doorway, staring at his stricken face. "Oh, Grandpa!" She ran to him and fell on her knees by the bed, and caught his hand and wet it with tears. " Grandpa, aren't

you going to be able to go out in the garden with me?"
Don't cry, dear," said the old gentleman. "The doctor says I'm to have a nice wheel-chair, and I'm having a sloping walk made into the garden, and Mr. Rusher will wheel me out into the sunshine. This is Mr. Rusher, who takes care of me, and does everything I ask him to."

How do you do, Mr. Rusher?" said Lulu Belle, turning her sunshine upon Jed. "It's kind of you, and please do your best, because he's such a nice Grandpa, and I cried most of the night when I heard he was sick and they wouldn't let me come to see him. Please tell me if I say anything I shouldn't, because they said I could only come if I didn't worry him. Oh, Grandpa, we've got some Dutch tulip bulbs, and I've brought

some for you. Ours are up already, and you never saw

anything so pretty."

Jed realized in course of time, there was one member of this large family who really did love old Mr. Warrener. It was not that Lulu Belle was too young to be worldly—there were other children even younger who were thoroughly sophisticated, talking money just as glibly as their elders, and fully posted as to who was who, and why. But Lulu Belle had escaped the contagion. Perhaps it was the sheltered life she lived; having never been to school, except a dancing-school, and then always in the company of her governess, a prim maiden lady, devout according to the St. Michael's formula. Lulu Belle was an only child, and played in a big garden with her "dollies." How should she know what money meant, when she never handled it, but merely asked for anything she wanted, and saw it magically appear?

This child always made Jed think of Liza, because they were so different, they summed up the contrast of the classes. He remembered Liza at fourteen—just when he was beginning to notice things. Liza had had a household on her shoulders, the same lean, grim, hard-driven, hard-driving soul that she was now with twice the years' burden. She had run a household of five, cooking three meals a day and cleaning up, wrestling with the demon rum, providing moral training for a younger sister and two brothers, routing them sleepy-eyed out of bed and driving them to their chores, or getting them dressed in their patched clothes and marching them off to church: all that, plus accidents and

emergencies, poverty, sickness, death.

And here was this darling of Privilege, blooming into womanhood, but kept as a plaything and live doll by her mother, a society matron reluctant to grow old, and to have the calamity advertised by a grown daughter. Lulu Belle had apparently been held back in mind as well as in dress; her talk was so childish that Jed wondered if she was "all there." Anyhow, she was nice to look at; with that peaches and cream complexion which fades so quickly, and cannot be imitated by any art of the "cosmetician." She was sunshine in a sickroom, bubbling happiness like a fountain. Not even the grey face of her stricken old grandfather could keep her

sad, because he was going to be taken into the garden by this nice Mr. Rusher, and be shown where the Dutch bulbs had been planted, and they would watch for the

first green shoots.

It did not fill Jed with class-consciousness to compare Lulu Belle with Liza, for the reason that he never thought of himself as really belonging among the soil-slaves. He was going to climb, and this was one of the things he was going to climb to. He watched the child with intense curiosity, devouring her with his mind. He had seen his second sister, Madge, the pretty one, turn into a woman, and he could see that this one was at that same stage. As a boy in school, he had recited some verses about a maiden:

Standing with reluctant feet,
Where the brook and river meet,
Womanhood, and childhood fleet—

He had thought that very elegant, and now he understood how the poet had felt, and appreciated the value of culture. It wouldn't be long before they'd have to give Lulu Belle skirts to cover at least her knees—so he reflected.

It appeared that her mother had become aware of the situation. "Grandpa," said the child, "do you think there's anything wrong in my playing with dollies?"

" No, dear, why?"

"Mamma says I am getting too old, and she wants to take them away from me. But, Grandpa, I don't know what in the world I'll do, I'll be so lonely! I've got the loveliest new dolly that you have never seen, she's as big as a real baby, and she makes noises when I hug her; she has eyes that Papa says he matched with mine, and I've got her hair tied in the back like mine, and I've made her the nicest dresses—Aunt Lucile showed me the stitches, and I've made an embroidered night-dress, and I hug her in my arms all night. Grandpa, I could give up all my other dollies, but don't you think I might keep Gladys at least?"

"I don't know, dear, you must do what Mamma says,

she knows best."

"Mamma wants me to give her to some littler girl, but how would I be sure that she was kept dressed, and her hair brushed, and all? And the lovely bedspread I made for her cradle—what would I do with that? I wanted to obey Mamma, but I cried so, I just couldn't help it, I couldn't stop, till she said I might keep Gladys a week longer anyhow."

Jed Rusher made note—that even in the Garden of Privilege, the hags of grief and care manage to climb

the wall, or to fly over it on broom-sticks!

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CHAPTER VIII

THE MARKET

1

OLD Mr. Walter Evarts was father to the president of the Farmer's and Merchant's Bank, and father-in-law to Mr. Warrener's eldest daughter. A rich man with safe deposit boxes in several banks, he would stroll from one to another, opening the boxes and cutting off coupons with a pair of folding scissors which he carried in a waistcoat pocket. Also he received mail full of dividend cheques, and for several hours in the morning, when the New York and Chicago exchanges opened, he would sit in the "board-room" of some broker's office, watching a maze of figures which busy young men took from the ticker tape and wrote down with red and blue and white and yellow chalks. In the afternoons the old gentleman would repair to the Katonah Country Club, and travel the golf-course, losing several balls in its artificial lake. Because he persisted in not wearing a golf-cap, his bald top was a rich brown, and with his round bland countenance he was a perfect bronze Buddha.

When it was raining, and he could not travel the

golf-course, he would come and visit his stricken friend, Claude Warrener. It would be Jed's duty to set up a little folding-table by the bedside, and get out the cribbage-set. After that, Jed would sit by the window, supposed to be lost in his studies, but missing no scrap of the conversation between the games. Old Mr. Evarts knew Mountain City business, finance, politics and fashion, and his talk was a gold-mine of anecdotes, comments, and "tips." His attitude to the spectacle was that of an astronomer in Mars, watching the scene through a telescope. Unbelievable what these human insects would do; but the old gentleman always believed,

and would tell his stories with explosive chuckles.

From these conversations Jed learned, not greatly to his surprise, that Mountain City in its politics was exactly like Zion: that is to say, there was a gang in control, engaged in making money out of privileges the city had to sell; while another gang, trying to get into office, made charges against gang number one. There were business interests, controlled by this or that powerful personality, who bought the city privileges, and put up the funds which nominated various officials in the summer and elected them in November. Jed learned the names of the powerful ones, and the corporations they controlled; he listened to wild tales of wars past and present, with all sorts of forays and alarms. He was not surprised by the violent nature of these events, for he had been brought up in the mountain country, and understood what a grown-up mining-camp was like.

Also Jed learned about the private lives of these powerful ones, and was not surprised to know that just as in Zion, they sat up nights and played poker, they drank too much, and now and then battered one another's noses; their wives occasionally disappeared, and were found asleep in the arms of some paramour, or indulging in a petting-party in an automobile. Jed learned that there were persons hanging on the fringe of "society" who made a practice of following up such indiscretions; they bribed servants, they hired detectives, they threatened to "tip off" newspapers—and so they made "killings," collecting large sums of money.

Since Jed had once listened to a telephone conversation between the publisher of the Zion Star and an



official of the Rocky Mountain Sugar Company, he was not surprised to learn that the biggest of collectors in Mountain City were the proprietors of its famous newspaper, the Mail. Gammon and Goodson was the partnership, which sat on top of the highest watch-tower in the mountain empire, with a whole battery of spyglasses, in charge of a hundred or two trained watchers—a completely organized system for uncovering the crimes and peccadilloes of everybody within a range of several hundred miles. They never had to blackmail anybody, said old Mr. Evarts, with one of his explosive chuckles; he had discussed the problem with the business manager of the paper, who explained that all they did was to get the news, and then people came and begged

them to take the money!

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A dangerous thing was life in a grown-up miningcamp, where your social charm was judged by your ability to tell funny stories about how you had "bluffed" somebody and taken away his property! Such, at any rate, was the basis of popularity of those two "good fellows," Gammon and Goodson, proprietors of Mountain City's biggest newspaper. Pat Gammon had begun his career as a bartender in the old Empire Hotel, and to the assembled banqueters of the Chamber of Commerce he narrated how he had got his start in life; "When I took in a silver dollar I would toss it to the ceiling, and if it stuck, it belonged to the boss, and if it came down it belonged to me." The assembled banqueters of the Chamber of Commerce whooped with glee at this. As for Goodson-Thomas Jarrocks Goodson, known to his intimates as "T.J."—he had begun as a high-powered real estate promoter, selling town-lots to "come-ons," and it was his delight in life to tell how he had come into possession of the hundred thousand dollar palace in which he resided: a home built with infinite loving care, and occupied less than a month by its builder.

This was a certain Jewish proprietor of department stores, Rosenstein by name, whose grown son developed a weakness for boys; he had to have many, and they had to be young, and the habit was dangerous, and a source of distress to the father. The facts became known to "T.J.," who waited patiently for the completion of the mansion which Rosenstein was building with such loving

care. So eager was the builder that he moved in while the artists were still at work putting the finishing touches to frescoes. But "T.J." waited until everything was complete; meanwhile his reporters hired an apartment next to the one in which the boys were being seduced, and installed a dictaphone, and bored a hole in the wall and took some photographs, which were duly prepared for publication in the Mail. "T.J." liked to tell his cronies about it, and what had happened. "When Rosenstein's house was ready, my story was ready too, and he moved out and I moved in!"

II

Mr. Warrener believed that land speculation was a crime, but it was a crime which society saw fit to permit, and he could not abolish it by himself, therefore he would engage in it, until such a time as the public woke up. In fact, he took an obstinate kind of pleasure in reaping all the profit he could; seeing himself in the guise of Providence, inflicting that suffering which alone would force people to think. He would put through a profitable deal, and then write a letter to a single tax

paper: "See what society allows to happen!"

Also he would "play the market." Mr. Evarts, and others of his cronies, would discuss the prices of stocks, and bring information about this one and that, and Mr. Warrener would tell Jed to call up his brokers and buy five hundred shares of Rocky Mountain Sugar, or of Western Pete, or whatever it might be. He would affect to do this casually, and with indifference as to the outcome, but Jed quickly saw that this was a pose. It was a game, like the cribbage the old gentleman played, and he wanted to win, even though the stakes meant nothing to him.

Jed found himself now in the position of which he had dreamed—he was really an "insider." All over America people were being drawn to the stock market like moths to an arc-light; they burned off their beautiful shining wings—their money—and fell writhing to the ground. But who got the money? Jed now learned—and this was the life-secret for which he had been

temperance boarding-house where godly people stayed in this cattle town—the one hotel being mostly saloon.

The great man received them, and Liza, trembling but undaunted, told her story. Jed was the smartest boy in their district school, and she was helping him to get a start in life; but what chance was there out on the lonely plains, with an employer who lived a godless life, and paid the father a mean wage? Zack was a sober man now, and the four children were diligent in church duties, and could not Mr. Crumback help them to find work in his home town, so that Jed could go to a better school? The banker, impressed by this sensible girl, and the eager face of the boy, promised to remember them.

And soon came a letter. Mr. Crumback explained that Zion, where he lived, was becoming a "sugar-town"; a great factory had been built, and farmers for miles about were learning to raise sugar-beets. It happened that his bank had recently taken over a ranch of forty acres because of an unpaid mortgage, and would undertake to rent this to Zack Rusher, and to finance his first crop, according to a system which the banks in the beet country were establishing. Mr. Crumback did not say why the previous rancher had failed to meet his mortgage payments; he merely said that by hard work the family could make good, and in the end buy the ranch at a fair price. He made it clear that this was to be a matter between Zack Rusher and the bank; Mr. Crumback himself could have nothing to do with it, except that he would lend them the money to come to Zion.

Poor old Zack, whose life consisted of hitching up horses and mending wire fences, would have taken a long time to make up his mind to a desperate venture like this. But Liza did it for him; setting the whole family on fire with excitement over the new life opening before them. It was she who told old Hinks of the decision, and faced the storm of his wrath at losing his steadiest hand, and his threats to hold them by the law, and his blandishments in the form of a five dollar a month rise. It was Liza who hired a wagon to take their few chattels to the new land of promise, flowing with the sweet juice of beets; the family rode on top of the load to save railroad fare, with crates full of squawking poultry, and the boys in the rear driving the lone family cow.

CHAPTER II

SUGAR-BEETS

1

So opened the second stage in the progress of Jed Rusher. The beet country was entirely different from the cattle country; it was fertile farming land—even though the farms were called "ranches," in the western fashion. There were more churches, and more order, and vice did not flaunt itself with pioneer frankness. Beet culture was being "boosted" in advertisements in all the local newspapers, and this was forcing up the price of land. "Protection and Prosperity," said the politicians and editors.

A group of big capitalists in the western cities had sent lobbyists to the national capital, supplied with persuasive arguments and still more persuasive bank-accounts, and had obtained a heavy tariff on imported sugar. The public was paying fifty million dollars more on its sugar bill, and the capitalists had this money to use in building up a domestic sugar industry. They were erecting great brick factories in towns all over this mountain country, and they had reached a long arm over to Alamito, and taken Zack Rusher and his family away from the making of beef and set them to the making of sugar. They had done this so very cleverly that Zack and his family had no idea what had happened, but thought they were the freest of citizens in all the land of the free.

As soon as the frost was out, which was in February, you ploughed the soil and put in your seed, in wide furrows for the big-leaved, spreading plants. Then, if you were little, like Jed Rusher, you went to school for a few weeks—until it was time to thin the plants, which you did by crawling along on your hands and knees, wielding a short-handled hoe, and having sacks tied under your knees to protect them. If you were a well-to-do rancher, you used Mexican labour; the sugar company obligingly attended to the matter for you, getting the families in Texas, and

groping. Persons like Mr. Evarts never gambled in stocks; they "manipulated" them. They were in positions of power, where they could cause things to happen. Mr. Evarts, a director in Rocky Mountain Sugar, would combine with other directors to "pass" a dividend on a certain day, and they would secretly sell the stock short, and reap a harvest in the crash. His cousin So-and-So was an officer in "Western Pete," and from him Mr. Evarts would get a "tip" that a "melon" was to be cut, and he would buy the stock on margin, and come in with the afternoon paper in his hand, chuckling because he had had a "good day"; he would tell what he had "cleaned-up," and what his wife had "cleaned-up."

So now Jed saw the pathway to success wide open before him; only one thing kept him helpless-his lack of money. One chance after another passed, and he would figure what he might have gained—if only he had been able to buy this, or to sell that! How pitiful seemed the cheque which he got every Saturday from Mr. Warrener's secretary! Twenty-one dollars! How

far would that get him in a broker's office?

He talked the problem over with Liza. At first she was shocked by the idea of stock-gambling; but she was open to the argument that millions of people were doing it, and if the church members left the profits to the godless ones, how would that help the cause of the Lord? Liza sighed because she herself had no money; each month she had to turn over her profits to Carrie Meecham. Carrie had money and she would not be shocked. But Jed declared that he was not going into any sort of partnership with Carrie; it was too dangerous. The last time she took him driving in her car, she had leaned towards him, and with a little more it would have turned into a regular petting-party, one of those things that Liza was for ever denouncing.

Frequently it happened that while Jed was reading to Mr. Warrener, the old gentleman would fall asleep. Jed would step softly into the adjoining room, which served as a sort of ante-room, where servants and attendants waited, and visitors, if the patient was not ready for their reception. Jed would shut the door, and study until the tap of a little bell summoned him again.

On one of these occasions Mr. Claude junior came in. "Governor asleep?" he inquired, and then drew up his chair close to Jed. "I have something I want to

talk to you about, Rusher."

"Yes, sir?" said Jed respectfully.

"I am in a difficult position here, because my father can't come, and I don't enjoy the Governor's confidence as I should. You've got a pair of ears on you, and I assume you know the intrigues that are going on here."

"Yes, Mr. Claude."

"I know that Uncle Wallace and my aunt have got away with a lot of the Governor's money, and I have reason to think that Mrs. Evarts is trying to get him to make over this house to her. She thinks she has some claim on it, because she helped Grandmother to run it for many years, and I guess she still tries to run it. You've heard some such proposition?"

"Yes, sir, she's spoken of it."

"What did she say?"

Jed told him, word for word—from his very good memory. And Mr. Claude took a black leather wallet from his inside breast pocket and extracted therefrom a marvellous thing, the like of which Jed had never seen before, a yellow-backed bill, smooth and flat, without a wrinkle or a crease. Had he gone to the bank and got it especially to please Jed's eager eyes? One hundred dollars at a crack!

"Put that in your pocket," he said. "And keep your eyes open for me, and bring me news of what the others are doing. I'll make it worth your while right

along."

"Thank you, Mr. Claude," said Jed, and put the bill

out of danger-but with no indecorous haste or trembling

of the fingers.

"Let me add this," said the other; "if you see a chance to put in a good word for me and my father with the Governor, do so."

" I'm afraid I don't know him quite well enough for that," said Jed modestly; then, after a moment's pause:

"May I talk to you frankly, sir?"

"Certainly; what is it?"

"I haven't meant to listen, Mr. Claude, but you understand I can't help hearing."

" Of course not."

"And it seems to me, if you'll pardon me, you have missed some chances to say a good word for yourself."
"How do you mean?"

"Well, the old gentleman feels pretty lonely, and blue about the world in general, and he appreciates a little sympathy. He has his hobby, you know-"

"I know-God help us!"

"Yes, Mr. Claude, but if you could possibly get up

a little interest, and let him explain it to you-"
"So that's it!" A sudden light dawned in the face of the young man of fashion. " Is that how you got in, Rusher? "

" I wouldn't put it that way, Mr. Claude. I told your grandfather I didn't believe in the single tax, and I doubted if I ever would; but I know it's an important doctrine, and they don't teach us about it as they should in the university, and I'm always glad to hear his ideas and discuss them with him. He finds that a great comfort."

"I get the idea," said the fashionable Mr. Claude

junior with unexpected humility.

"You are familiar with the situation in Europe, Mr. Claude. Is it not possible there might be some country which would be helped by a more just form of land tax?

That wouldn't hurt any of us in America, you know."

"By Jove, Rusher!" exclaimed the young aristocrat with an unaccustomed burst of enthusiasm. "You've got a head on your shoulders! You'll go a long way!

The little bell tapped, and the two men went into the sick-room. Jed helped to get his patient comfortable, and Mr. Claude spread himself in a big armchair, and presently was remarking: "By the way, Governor, I had a letter from the Pater; he says they are being besieged for loans by Latvia and Lithuania and those lousy little Baltic states. The Pater can't see it; he says there'll be more revolutions any day."

" What's the matter?"

"Well, there's a bunch of nobles have had all the land for centuries, and the peasants are practically serfs, and now they've got the Bosheviki stirring them up."

"It isn't the Bolsheviks, Claude. I've been trying to tell your father for the past thirty years—the land

system of those countries is a curse."

"Well, I guess the Pater's learned it, because he says they're going to require the big estates to be broken up

and sold to the peasants."

"But what good will that do? My God, boy, that's only starting the game all over again! Those who get the land will grow rich, and turn into absentee landlords, and the price of land will go on rising, with the profits going to speculators."

"You want to handle it by tax?"

"Of course, of course! Put on a tax equal to the rental value, and then nobody will hold land, except what he actually farms. There is your father, right in the midst of the situation-but the only people who have the brains to use a scientific land tax are those Bolsheviks you are all trying to exterminate! "

"Well, I don't know, Governor; it might be a good idea to point out to the Pater, and let him bring it up at some of the conferences. It would be an interesting

experiment."

"Especially since they're far enough away from Mountain City, so that our own speculators wouldn't hear about it." Exactly what Jed had said!

Mr. Warrener went on to explain the land problem as it existed in Central Europe; he knew the land problem in every nation from China to Peru-not for-

getting New York and Los Angles and points between. They had an animated discussion, which lasted until the nurse arrived to take Jed's place. The grandson then

arose, saying: "I must be getting on."

He went down in the elevator with Jed, and when they were on the street, he said: "Step into my car"an unimaginable piece of condescension. Jed saw that the young gentleman was proud of himself.

how was it?"

"Fine!" said Jed. "Keep it up." To himself he was saying: "You dub, you wouldn't have thought of it in a hundred years if you'd been left to yourself." Jed was measuring himself against these great ones of the earth, and he knew that he could sail circles around the elegant Mr. Claude junior. The child of the desolate cattle ranch had had to find things out for himself, and it had kept him on the jump; whereas young Claude had had everything brought to him on a silver platter, and the only efforts he had ever made had been on tenniscourts and golf-courses.

" By the way, Mr. Claude," said Jed, " do you ever

play the market?"

"Now and then," admitted the other cautiously.
"Well, of course, I hear the conversation of your grandfather's friends, and often there are first-class tips. Unfortunately, having no money, I can't make use of them."

"I might carry a few shares for you now and then."

All right, sir, I'd appreciate it. You might begin by selling Continental Steel, because Mr. Walter Evarts says that the merger that has been so much talked about is not going through, and the stock is way beyond its value."

"All right. Old Walt is the taffy when it comes to the market." Jed had never heard about "taffy," though he knew about "cheese" and "applesauce" and "bolony" and "banana-oil," and other articles of diet. He was interested to note that when it came to the subject of money to be made, Mr. Claude junior lost all his fashionable mannerisms, and became exactly the same as any other young "hustler" in the mining-camp where he had been born.

When Continental Steel had its sensational collapse a few days later, he brought Jed two more of those smooth yellow-backed bills, and told him it was his profit on the "little flyer." Jed waved his hand easily and said: "Keep it, Mr. Claude, and sell a few shares of Bonanza Gold for me. Mr. Evarts says they are going to cut their dividend this quarter."
"But, Rusher!" objected the other. "Those people

are just coining money!

I know, but Mr. Evarts says the company officers want it for some purpose of their own, so it's going to be kept as a surplus."

Lulu Belle came visiting again. This time she was a pink belle, from the ribbon in her hair to the slippers on her feet; a colour scheme matching her cheeks instead of her eyes. The grandfather was asleep, so she came into the ante-room on tiptoe, and seated herself on the edge of a chair, and folded her hands in her lap and fixed the big blue eyes upon the nice young attendant. "I had to promise I wouldn't tell Grandpa, because he mustn't hear anything sad, but it won't do any harm for me to tell you, will it, Mr. Rusher?"

"I guess not, Lulu Belle," he said. "What is it?"

" Mamma made me give away Gladys! " Tears were starting into the big blue eyes, and she gave a quick glance towards the closed door, as if to be ready to stop the tears quickly. "I gave her to my Cousin Polly. She promised to take such good care of her, and keep all her dresses just as I had them, and so I know everything will be all right, but, oh, Mr. Rusher, when I came home, it was terrible, the nursery was so empty, it was just as if she was dead. Did you ever see anything dead, Mr. Rusher?"

"Sometimes," Jed admitted.
"I had a bird, and the cat caught her, and I got her away, but it was too late, she died, and I had to bury her; that was very sad, but it was nothing like Gladys,

because I was young then, and couldn't realize it so much. Do you suppose, Mr. Rusher, a doll could have a soul?"

'I hadn't thought of it, Lulu Belle. Perhaps you

gave her one."

"That's just what I said to Mamma! But she said it was a part of my soul, that I had made by imagining so many things about her. You see, I've done everything for her, as if she was a real baby; I've played with her half the day, sometimes-Miss Partington couldn't get me to do anything else."

"You must miss her dreadfully," said Jed. It was what was called society conversation, and he must learn to do it. But what a singular thing, that an almost

woman like this, should be so infantile!

"Mamma and Miss Partington-that's my governess -didn't know what to do for me; but at last Mamma said if I would stop being unhappy, she would let me go to see Cousin Marian's real baby. Did you know my

Cousin Marian Barton has a new baby?"

"I had heard about it." Jed's mind flashed to the boarding-house, where items of information about the Warrener clan were collected and collated. The same student who mowed the lawns for Mrs. Evarts had now got a job with Mrs. Barton, who had been Marian Warrener, daughter of Mr. Clive Warrener, and sister of "Claude junior." The new baby was therefore a great-grandchild of Jed's employer, and Carrie Meecham had cut a picture of the lovely young mother from the society pages of the Mail.

"Oh, Mr. Rusher, it's the sweetest little thing you ever saw in all your life! Or maybe you've seen a new

baby?"

"Oh, yes," said Jed, trying not to feel embarrassed.

You see, they are quite common."

"Oh, if I could have a real one like that, I would actually forget Gladys! She has the tiniest little hands, and so pink and warm; such little fingers, you wouldn't think there could be such wee things, but they have the little nails and all; she takes hold of your finger and hangs on tight-I never felt anything so exciting! And she can really see you, she follows you with her eyes, and every now and then she has the funniest smile on her face, you know she's hearing what you say and laughing

with you. I think it's too wonderful for such a little thing to be alive, and able to grow up, and all."

"Yes, it is indeed," said Jed cautiously.

Lulu Belle's big blue eyes were fixed on the young man's dark ones, and a sober look came upon her face. "Mr. Rusher, maybe you will tell me!"

"What, Lulu Belle?"

"I want somebody to tell me where babies come

The blood began to steal up above Jed's collar, in such quantities that he feared it would attract attention. "Why—" he said, and stopped. "I think that is

something you will have to ask your mother."

"Oh, but I have, and she won't tell me. She used to say that Santa Claus brought them; but of course there is no sense in that, I don't believe in Santa Claus any more, and anyway, how would he be coming in the springtime? Then Mamma said the doctor brought them in a bag; and when I asked her where the doctor got them, she said in a hospital; I asked how they got to the hospital, and she wouldn't tell me any more. Mamma seems to think there is something wrong about babies, as there is about dollies when you have got too big; but she won't tell me, and she makes me hush every time I ask."

To Jed, who had been raised upon a cattle ranch, it had seemed that no child ever grew up ignorant of the processes of generation. One of his earliest memories had to do with their family cow, upon which the children's supply of fresh milk depended; something had gone wrong with the calving, and the old cow had been bellowing for hours, when Zack Rusher came galloping home on a horse, and bared his arms, and washed them in a pail of water, and plunged them into the cow's body, and performed the bloody offices of obstetrician, while the four children stood in a row, gazing with horrified curiosity. Also, Jed had overheard Liza tell the story to some woman—how when he himself had come into the world, it had been prematurely, and with no one to help but Liza, then eight years of age; she had had to witness her mother's agony, and take the new-born infant, choking and gurgling, into her trembling arms, and tie up its navel cord, and wash it clean. Perhaps

that was the reason for the passionate care she had always given to Jed, and the way she drove him and followed him step by step along the pathway of success.

VI

The little bell rang just then. "There's Grandpa!" said Lulu Belle: and Jed went in and reported her presence. It was a sunny afternoon in May, and Mr. Warrener told the child to go down into the garden, and he would join her. There followed an elaborate procedure, which had been worked out by Jed and one of the gardener's assistants, a young husky also just off a ranch. The assistant was summoned, and the readingtable was moved out of the way, and the wheel-chair put alongside the bed. There was a board, polished smooth, which was worked under the two hundred pound frame of the old gentleman, and on this he was half slid and half lifted over to the wheel-chair, and into the seat. He could help with his arms to keep himself steady, but his poor legs were helpless, and had to be put into place and covered with a shawl. After that he was wheeled to the elevator, and down an inclined way which had been constructed from a veranda to the garden.

So there was Lulu Belle and her Grandpa, travelling is winding paths side by side. Animal life was forotten, and the vegetable kingdom became the centre of attention: all the bright green things which had worked their heads up through the ground, and were now spreading their glory to the sunshine. There was nothing indecent or morally wrong about the vegetable kingdom, it appeared, and Miss Partington had told her charge all about stamens and pistils and pollen and bees and seeds. Lulu Belle knew all the flowers and shrubs, and their various stages of growth, and she gave the nice Mr. Rusher lessons in botany, and showed her Grandpa where the Dutch tulip bulbs had been planted, and they scanned the smoothly raked brown soil, but found no trace of a sprout. There was a big greenhouse in one corner of the grounds, and in the moist heat under its

glass they inspected banana plants in blossom, and Valencia orange trees with golden fruit, and scarlet hibiscus, and orchids, and other strange plants of which the nice Mr. Rusher had never heard so much as the names.

Jed was up in the world now! This was the thing he had dreamed of; this was luxury, this was power. Not to grow sugar-beets, to be sold to a cold-hearted company for less than the cost of production; but to grow huge pink American beauty roses, with stems three feet long, to be carried by some queen of society in a ballroom! Not to crawl around in the dirt, and wear callouses on your hands and knees; but to stroll in lordly state—or even to be pushed in a wheel-chair—and have respectful gardeners tip their caps to you, and be happy when you showed appreciation of their handiwork!

Yes, that was the way Jed was going to live some day—and not so far off either! He suddenly decided that he was going to have a greenhouse, with bananas and oranges and hibiscus and orchids in it; also, he was going to have some golden-haired daughter of luxury, some Blue Belle or Pink Belle, to give him lessons in botany, and show him where the Dutch bulbs had been planted! Come to think of it—Jed's swift imagination went leaping—why not this particular Belle? She was lovely enough to satisfy his waylting ambitions. lovely enough to satisfy his vaulting ambitions; and what was more to the point, she was at hand, where he had a chance at her! What would he have to do to win such a prize? He knew the answer without a moment's hesitation-he would have to make a large sum of money! Without that, his suit would be an impertinence, almost a crime. Also, he would have to do it quickly, for Lulu Belle was not going to wait, the processes of nature were inexorable.

CHAPTER IX

THUNDERBOLT

I

JED was continuing his college work in the mornings. One course, which was given in the afternoon, he had had to drop, but he would make it up at the summer session. If only the fates which controlled his destinies would keep old Mr. Warrener alive, so that Jed could have this wonderful job all through the summer, instead of having to wander over the state trying to sell portfolios or subscription books or milking-machines or patent razor-strops to the wives of bankrupted farmers!

The news of his good fortune was known to most of the campus, and had made him a person of consideration. Many realized the importance of being near the rich, but few had dreamed of such an opportunity as had fallen to the lot of this tall young ranch hand. His manner of reserve became suddenly effective; people could speculate about him, and imagine things more interesting

than the reality.

Chancellor Saybuck stopped him on the campus. "What's this I hear, Rusher, about your being employed by Mr. Warrener?"

"Yes, sir, he sent for me to take care of him, and of

course I couldn't refuse."

"What do you do?"

"I am with him three hours every afternoon. I do whatever he needs. Mostly I read to him."

"What do you read?"

"Newspapers, magazines, anything he gives me."
Do you read things about radicalism and infidelism?"

"Yes, sir, I am sorry to say I do; but I don't let it affect me; it goes in one ear and out of the other."
"Be careful, my boy; I shall pray for your soul. I

would never forgive myself if one of my charges should fall into the snares of the tempter. Remember, Satan is wily, and knows how to bait his traps with cunning."
"Yes, sir, I think I know what you mean; but I'll

not be caught."

Jed answered with assurance; but in truth, he did not feel it in his heart. Things were happening inside him which he did not want to acknowledge; he pushed them away, and shut his eyes. For an hour or two almost every day his mind was being bombarded by suggestions of a sort which he had never heard of before. It wasn't so much any particular argument, as it was a point of view: the idea that one should judge the facts of life on the basis of plausibility and common sense, instead of accepting a set of doctrines which your parents and teachers and pastors told you were sacred.

In vain Jed told himself that he wasn't interested in

such matters, that he only wanted to get on in the world. The dangerous and seductive new idea was being insinuated into his mind day by day. Here was his employer, asking some shrewd question, or dropping some casual remark, calculated to make him ashamed of believing silly and childish things, of being afraid to use his brains upon the problems of life. And here on the other side was Liza, watching him, dreading lest, for the sake of worldly fortune, she might be allowing her precious younger brother's soul to be imperilled by contact with a wicked, scoffing atheist. Watch your step, Jed Rusher!

II

Mr. Claude junior's "little flyer" in Bonanza Gold turned out favourably, and so did another, based upon the report that a pool had been formed to boost Pacific Oil. Jed was beginning to accumulate a little capital, and pretty soon he would be able to do his own invest-He told no one but Liza about it, but put the

money away in the postal savings bank, an inconspicuous place. The only change he allowed himself was a fashionably tailored suit of clothes, with what was called an "ensemble"—that is to say, a hat and tie and shoes and socks to match, and gloves for special state occasions. He was staking his future upon the conviction that the way to grow rich was to associate with the rich, and one of the first steps was to be dressed like them, and not like the forlorn creatures who wandered up and down in front of their mansions and peered through the gates.

Also, Jed became even more reserved in his manner. It became a source of annoyance to him that people were trying to fasten on to him, and to get information out of him. If they wanted to know about great people, let them go and find out for themselves. The idea of the boarders imagining they could get Jed to help them sell life insurance, or automobiles, or electric refrigerators to his wealthy friends! Or Carrie Meecham, actually proposing to exchange her Miss Hugins for Mrs. Claudius G. Warrener! Carrie had the idea that Mrs. Warrener might transact some business in Carrie's bank, which would increase Carrie's prestige; she was hinting that if Jed would arrange this, she would get her Miss Hugins to invite Liza and Jed to dinner some time. Carrie's old lady was getting older, and might need a man to help take care of her. As if Jed Rusher were going to spend the rest of his life dancing attendance upon querulous old invalids!

Also at the university were fellows who were hoping to get a share of Jed's Christmas cake: summer jobs in the Warrener garden, or chauffeuring somebody, or tutoring some child. Several of the astute ones, hearing that Jed was meeting great financiers like "Old Walt"—so Mr. Evarts was known in all the "board-rooms"—began fishing for "tips," and had to be quietly

but firmly put in their places.

All but one of them, Dick Sunstorm. Dick was a man of real ability, Jed knew. He could sell things, and sooner or later, Jed was going to have something to sell—something on a big scale, all over America. A man like Dick, who could handle one housewife, would know how to handle a million, and Jed would make use of his

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talents: not a partnership, or anything that would tie Jed up, but a salary and a bonus, that would keep Dick hustling. Jed swore him to secrecy, and let him into the pool which was to boost Pacific Oil. Dick hadn't very much money saved up, but he took a chance and borrowed some, and carried half the stock for Jed, according to agreement, and both of them came out flourishing. Thereafter, Dick played the part of a hungry pike swimming about in Jed's pond. He did not go off that summer to sell subscription books, but got a local job, and waited for another tip. He proved his ability by not making himself a nuisance, but just being on hand.

III

Day by day Jed was meeting new members of the Warrener family, and increasing his familiarity with the manners, language, costumes, opinions, and tout ensemble of the plutocracy. There came "Charlie" Eddystone with his wife, who was the second of the daughters of old Mr. Warrener, and known to the household as "Mrs. Lou." "Charlie" was a man of fashion, polo-player, turfman and general sport, rosy, brown and hearty, with a tendency to "embonpoint" which he tried to keep down by every kind of violent effort, save the moral one of eating less. Mrs. Lou was a wife made to order for him; jolly, noisy, a bit vulgar, Jed feared, though he was not sure that he was sufficiently informed about the great world to pass such a judgment. In the winter-time Mrs. Lou would appear in a leopard-skin coat, yellow with vivid black spots, now, in the springtime, she wore Chinese "mandarins," scarlet with golden dragons, or sky-blue with peacocks of green and purple. Her voice was voluminous and penetrating, more suited to the polo-field than to the sick-room; when she was amused, she would throw back her head and laugh so that you could hear her all over the house.

Jed liked her, because she said what she thought, and this was helpful to one seeking information. She would tell the truth about the family; she would tell the truth about everybody else in Mountain City "society"—though she spent most of her time travelling about with her husband to racing-meets and polo-matches and yachting and other contests all the way from Bar Harbour, Maine, to Coronado, California. "Pa," she said, "I have only one life to live, and I'm going to live that to suit me, and the old cats aren't going to get their claws into my heart. I've just come from a bridge-party where there were twenty-eight of them—my God, such a clatter—tearing each other's reputations to shreds, and wishing they could tear each other's hair. Every day I swear a new vow, that I'll associate only with men; I keep it—till one of these warm spring evenings, when a new one starts making love to me!"

An amazing thing happened. Mr. Warrener reached to the table by his bedside, where stood his cigars and his matches; he took the box of cigars, and quite casually, in the midst of conversation, held it out to his daughter; she, quite casually, in the midst of conversation, took one, and took the match-stand and proceeded to light the cigar, and puff at it, and then examine it, to see what kind it was. She went on puffing, and discussing family affairs, and Jed hid his consternation behind his book. He had grown familiar with the fact that these society ladies all smoked "cigareetes," as the angry Liza termed them; he had seen old ladies on cattle ranches smoking corn-cob pipes; but a long brown rakish "stogie"—

and in the presence of her father!

"Pa, I have just this much to say, I know they're all scrambling for the money, they want Mother's jewels, and the paintings, and the antiques and whatnot for their homes; and I want to say, go ahead and give whatever you please, Charlie and I are managing to keep going, and we sure don't want to embitter your last years. I'm afraid you're not getting much happiness out of your children, but you know how it is, I have to go with Charlie, to fight the vamps away from him—God knows what they see in this large hunk of beef that has to be massaged every day, but there seems to be something incendiary about his smile, and I have to stay on the job to shout them down—that's a trick I have learned, I talk to them straight, right out loud so

that the whole golf-course hears, and they turn tail and run."

The head of Mrs. Lou went back, and her mouth opened, and forth came a peal of laughter that the whole golf-course might have heard if it had not been several miles away. And there sat Charlie, grinning amiably, not seeming to mind in the least being referred to as a "large hunk of beef." An old tradition of the West, that you may call people certain bad names, provided you smile while you say it!

When Mrs. Lou at last blew out of the room, her "Pa" sighed a little wearily, and looked at Jed Rusher and smiled. It was the one occasion when Jed ever heard him criticize his children; the reason no doubt being that Mrs. Lou herself invited it, and that her faults were of the surface kind, which nobody could fail to note. The old gentleman said: "I haven't had

much effect on life, have I, Rusher?"

"It's hard to make it go as one wants," said the

younger man philosophically.

"I realize now what I should have done—now that it's too late. I ought to have refused to give any one of them a cent, and made them work their own way as you are doing."

" It really does have the effect of waking people up,

Mr. Warrener."

"I knew that; but the job was too much for me. In the outside world a man can have his way, he can run his business, and even advocate his ideas; but in the home, there are the women, and they have too many ways of making you miserable—it's a pressure not to be withstood. My son had to go to Yale, because his smart friends were there, and he had to have money to go the pace with them. My daughters had to attend the most expensive finishing-school that any female fraud could devise to impress the daughters of mining-kings and cattle-barons. Now they are all 'finished,' and I can't have the least effect upon them."

The poor old millionaire sighed once more, and took up the last issue of his single tax paper, and began marking clippings for Jed to file away in the cabinet, where neither he nor anyone else would ever see them

again.

IV

Mrs. Marian Warrener Barton brought her first-born for the inspection of the head of her family. She came in royal state, the precious infant carried on a lace pillow by a French bonne dressed in white, with a cap having long blue streamers trailing down her back. Jed had never seen such a thing before, and he knew right away that it was the real thing; one glance, and the whole world knew that the mite of human life on that pillow was destined to grow up and rule an empire of steel or coal or oil or sugar-beets or cattle. Lydia Abercrombie Warrener Barton was the mite's name, and she was the fourth of the great-grandchildren; the "Claude juniors" had one son, and there was an older

granddaughter who had a son and a daughter.

The young mother was, of course, extremely proud of what she had done. Still a little pale from the ordeal, she sat down quickly in the easiest of the chairs; it was her first time out, she explained, and she had come directly to show Grandpa. The pillow with its precious burden was laid in Grandpa's still capable arms, and he surveyed the mite, and made the proper gurgling noises which are supposed to entertain human mites, and smiled his best imitation of the mite's smile, and said she looked like her mother, but still more like her grandmother, not so much like her great-grandmother. They discussed brown eyes versus blue eyes and blue-grey eyes in the Warrener biology; brown hair versus golden, and the changes which take place in the colour of baby's hair.

Life was weaving its spells about poor old Mr. Warrener; setting another trap for his paralysed feet, baiting it with love and hope! How could anyone gaze into this innocent tiny face, with its smile freshly imported from heaven, its soft, tender flesh, its tiny groping fingers—and imagine that it was to grow up into a worldly-minded woman, who would set herself to destroy the idealism in some man's soul; bearing him children, and insisting that the boys go to a college of snobbery, and the daughters to the most expensive finishing-school that could be devised. No, surely his

great-grandchildren were going to be more wise and more happy, thought the poor old rich man with his limbs

already in the grave!

Jed was watching the young mother, and again thinking about Liza, who was so different. When these ladies of the great world grew up, their hardness was apt to show in their faces—scars of the battle for love, for money, for flattery, prestige, attention, whatever they fed upon. But when they were twenty, or twenty-two, like Mrs. Marian, they were certainly lovely to look upon: skins without a wrinkle, voices soft, manners gracious, always smiling, serene and safe. Somebody had taught them exactly how to fix their hair, exactly how to dress, what colours to set off their complexions, what cut and style to bring out the good points of their figures; they knew how to enter a room, how to receive an introduction, how to meet every situation.

Life had sheltered them from all startling and painful and disconcerting experiences—yes, even when they had a baby! It did not come prematurely, because there were expert surgeons to watch over them, and nurses in attendance, knowing exactly what to do, so that two or three weeks later the lovely young mother would emerge, a trifle pale, but still smiling, still self-possessed, and knowing that Grandpa, duly reminded by a visit, would add a magical clause to his will, securing to the tiny Lydia Abercrombie Warrener Barton the share of that security and power which was due to her, and to her children and grandchildren and great-grandchildren to

the end of capitalist time.

v

Lulu Belle came in. She had heard of the proposed visit, and it was another chance for her to see the new baby. She ran and kissed her Cousin Marian, she kissed her Grandpa on his withered cheek, and then she flew to the tiny mite of life on the pillow. Oh, the cutest thing, the most wonderful thing! If only they had such a new baby in their house! "Oh, Cousin Marian, couldn't you lend her to us some time? Oh,

Cousin Marian, she would look so sweet in the cradle

I had for Gladys! "

Lulu Belle was completely infatuated with this new living dolly, that could do so many things that not even the most expensive dollies in the department stores could achieve! She would be content if she could just stand and gaze at the miracle; if they would let her lift up the long dress and watch the tiny red toes wriggling and twisting, she would cry out, and insist that somebody come and look-even the nice Mr. Rusher, if everybody else was too busy talking. Lulu Belle had been studying French, it appeared, and chattered away with the French bonne, which was a very impressive thing to Jed. He had laboriously studied French in the class-room, but had never realized that anybody might be able to talk it right off fast like that.

When the new baby took her departure, Lulu Belle remained to play a game of checkers with her Grandpa; he could always beat her, but made errors on purpose, if Jed's suspicions were correct. Anyhow, they had a good time; and when the day-nurse arrived, releasing Jed, it happened that the chauffeur and car arrived for Lulu Belle. So Jed had the pleasure of walking the length of the corridor with the daughter of Privilege, and taking her down in the automatic elevator, and escorting her through the front door. Not much opportunity, as measured by the second hand of a watch; but enough for the most amazing experience in a country

boy's life up to date.

Lulu Belle opened up the moment they were out of the sick-room. "Oh, Mr. Rusher, Mamma told me about where babies come from! "

"Did she?" Jed managed by an extreme effort to keep his voice normal.

'Yes, she says they come out of their mother's bodies. Did you ever hear anything so strange? At first I thought it was just another story she was making up, but she says it's really true, that she once carried me under her heart, and when I was born I came out of her, all alive, like baby Lydia! "

Jed Rusher, you wanted to move in high society, and learn to do fashionable conversation-and here is some This is the way the daughters of Privilege entertain their young men acquaintances while strolling through the corridors of their grandfather's home! And without the slightest sense of embarrassment—actually without dropping their voices, lest the grandmother, or Aunt Lucile, or the secretary, or the house-keeper, or the chambermaid, or the butler, might overhear!

"Did you know about that, Mr. Rusher?" persisted

the child.

"Yes, I knew about it," said Jed. His neck was on fire, and the flames were spreading to his ears, to his cheeks. A swift glance showed that he and Lulu Belle were alone; but some of the room doors were open, and if this conversation were overheard, it might be the end of his job.

"And you wouldn't tell me!" said she reproachfully. "Mamma seemed to think she ought to be ashamed of it, but I thought it was lovely, it made me love her more. She says it hurt terribly when I came out. But she

wouldn't tell me any more about it."

They entered the automatic elevator, and Jed closed the two doors and pressed the button. At least he was safe for the space of a minute or so; the hum of the machinery would keep the child's voice from carrying. But Lulu Belle was not thinking about that, she had apparently no sense of anything unusual.

"She wouldn't tell me how you come to have a baby. How is it, Mr. Rusher? Does it just happen, or is it

something you have to do?"

Silence! The flames had reached Jed's forehead now.

"Oh, you won't tell me either! Please do! Do you have to be grown up all the way, or can you have a baby

when you are young like me?"

The elevator came to a stop at the main floor; and it was Jed's duty as a gentleman in good society to open the two doors, and permit the child to precede him out of the elevator. But his knees were weak and his hands trembling. Suppose there should be someone outside there—anyone, a member of the family, or a servant, who would catch one phrase of such a conversation! Surely, before Jed touched the latch of the door, he should turn upon this child and whisper: "Hush, Lulu Belle! You are an unnatural and perverted creature,

wholly lacking in that modesty and reticence which is innate in every pure and good woman! " At least he should say: "Don't let anybody hear you! They won't approve your asking such questions of a young man!"

But Jed's mind was in a whirl, and for once his thoughts were too slow. He opened the inner bronze door, and then the outer one, and Lulu Belle stepped forth, and turned to wait, while he closed the two doors again. She did not even look to see if anyone was near. But Jed did, in a panic, even while he was fumbling with the doors. There was no one in sight, thank God! But there were entrances to other rooms with double doors open; also there were chairs in the shadows where someone might be sitting. Think quickly, Jed, and take care of yourself!

"I think if you will ask your mother properly, Lulu Belle, she will explain to you all that you really need

to know."

"But she won't, Mr. Rusher!" They were walking across the spacious entrance hall, side by side, to the front door. "But I've made up my mind to find out, and do you know why? I'm going to have a baby of my own."

"Oh, no, Lulu Belle!"

"If you won't tell how, I'll find somebody else that will. I thought I'd ask you because you were going to college, and you know about everything. Oh, please, Mr. Rusher, tell me how! Just think how happy I'd be if I could have a baby all my own, as lovely as Lydia, to put her in the cradle where Gladys used to be, and to wash her and dress her and take care of her all the time. I wouldn't be too old to keep her, because it's only dollies that one gets too old for. You see, there is Cousin Marian, she is grown up, but it's all right for her to have a real baby, everybody agrees!"

They had got to the front door, and Jed opened it. His bewildered mind achieved this much thought: "My cheeks are burning, my whole face is red, and the chauffeur will see it, and the governess may be in the car too! Anyhow, they'd not approve of my walking out to the car with her, I'm not supposed to know her

at all."

He halted in the doorway. "I forgot something I

have to attend to for your Grandpa, Lulu Belle. I have

to go back."

The big blue eyes were fixed upon his face, a gaze without a trace of embarrassment. "Please tell me,

Mr. Rusher! Or tell me why not!"

"I can't do it, Lulu Belle, I can't do it! Good-bye"

—and the bewildered youth from the cattle country turned into the house, closing the great door behind him.

He and the Nathania and

CHAPTER X

CRISIS

I

TAKE a long walk, Jed Rusher, and try to get that fever out of your blood! Let dinner at the boarding-house wait, while you tramp the streets, and think all the thoughts which failed you during those incredible three or four minutes.

In the first place, could it be possible that a girl was so completely ignorant upon the subject of reproduction, the meaning of male and female, the processes of begetting and pregnancy? A hard thing for any son of the cattle country to believe! Jed thought of a hundred sights he had seen, the behaviour of a score of different animals; cattle, horses, dogs, chickens, wild birds, all had answered the questions of a country child. He had to remind himself that most of these sights had never been seen by Lulu Belle; also, perhaps she had not been alone with other children enough to hear their jokes and allusions. It really did seem to be true; her ignorance was genuine.

It was an axiom of Jed's thinking that every good woman was endowed with a native and instinctive modesty, which told her what was wrong for her to do,

to talk about, even to think about. In fact, that was the difference between a good woman and a bad one. The bad ones talked openly about such matters, and indulged themselves as did the animals; whereas the good woman averted her eyes, and fled from the very image of pollution. She did that instinctively, because God

in His goodness had made her that way.

Ver de

Liza was a good woman-none better-and it had been Liza who determined Jed's thinking about such matters. Of the breeding of the animals you took cognizance, because it was the way God had appointed for them to increase and multiply; "male and female created He them." The farmer's life depended upon this multiplying, and so it was a matter of necessity. But when it came to human beings, you talked about the subject as little as possible, and always with a sense of embarrassment, of "Hush!" in the air. That atmosphere was the proof of your goodness, your rightness of instinct and training.

According to this view, Lulu Belle was not good at all; as far from it as possible. Yet, could Jed really believe that she was bad? Was there something here that he did not understand? Liza was for ever warning him about the corruptness of the idle rich. apparently knew something more than he did-and could this be what she was afraid of? Did she know that girls who were reared in rich households, with governesses and many servants, had a habit of craving illegitimate babies? That didn't fit exactly with another of Liza's charges, that such women refused to have any babies at all, but practised a wicked thing called birth control, and went about with Persian cats and Pekinese dogs in their arms. Lower but.

It was all very confusing, and Jed tried to think it out for himself; in that long ramble about the streets and parks of Mountain City, the depths of his being were ploughed up, and he came as near to facing the realities of his creed as ever in his life. Was it true that wealth was corrupting? Did he really believe that, or did Liza? If so, why did he want to get rich, and why was Liza helping him? No, she believed that it was possible to be both rich and good; there was the example of Mr. Crumback, and other wealthy members

of their congregation. You had to belong to the right church, and have a doctrine which kept you safe against the wiles of Satan. But people who attended fashionable and worldly churches, like the Episcopalian, or idolatrous churches like the Catholic—these were in peril whether rich or poor. A man like Mr. Warrener, who rejected the Word of God entirely, would naturally live to see his children turn against him, and wander into evil paths. Did not the Good Book say that the sins of the fathers would be visited upon the children, even unto the third and fourth generations?

Lulu Belle was the third generation, and she was paying for her grandfather's sins! The fact that she was personally innocent and blameless would not save her—that was clear, according to the Bible text. But did Jed really believe it? Or had he come, half without realizing it, to adopt Mr. Warrener's idea that you mustn't accept a thing because it was in the Bible but must decide for yourself if it was reasonable? Were you to cease to fear God, and take to passing judgments upon Him, telling Him what He should and should not do?

not do?

This was no abstract theological question, but a very practical one, of immediate urgency. For it meant, was Jed going to take the fate of Lulu Belle into his own hands, regardless of God's wishes? Jed pursued the argument one step further, and asked: Suppose it was God's wish that he interfere? Suppose he, Jed Rusher, was chosen to be God's instrument in saving this child? It was a viewpoint much more agreeable to a person of active and dominating temperament. That is the way the great deeds of history have been done—by some man's making up his mind that he is acting as an agent of Omniscience. of Omniscience.

Assuming that Jed meant to do something, what was he to do? Should he go to his employer and say: "Mr. Warrener, I am embarrassed to have to tell you this, but I feel it to be my duty; your granddaughter, Lulu Belle Macy, has made me such and such a proposition, and I think her mother should be told about it, so that she may discipline and teach the child." Jed was sure that Mr. Warrener would thank him for this, and consider that he had acted as an honourable man.

But how would Mrs. Macy take it? She would be horrified, and beside herself with humiliation, and she might lock Lulu Belle up in her room and put her on a bread and water diet. But what would be her attitude to the informer? Jed was lacking in experience of life, but some instinct whispered to him that the bearer of evil tidings is seldom welcomed. Jed would remain as a thorn in the thoughts of a proud woman, reminding her of an experience she was anxious to forget. She might take it into her head to remove him from her sight; and had not Jed's employer admitted his weakness

where he clashed with the women of his family?

Or should Jed talk to Lulu Belle, and admonish her himself? Here again, he wondered if he would make a friend or an enemy. It was necessary to decide upon the guiding motive of his discourse—would he be talking to her for her good, or for his own? A question that took Jed into deep water again; he had to deal with the basic principles of life as he meant to live it. He had got fixed in his mind the intention to marry Lulu Belle; but now, if she was a "bad woman," surely he did not want to marry her! Or did he? Would he marry a "bad woman" who happened to be an heiress? And just how bad did he really consider Lulu Belle? Not so bad but that she might be reformed by a good man? And assuming that he was going to reform her, would he do it before marriage, or after?

Jed wrestled with these problems for more than twenty-four hours before their dark and sinister aspects flashed upon his mind. On the second evening he was taking another aimless ramble, trying to get his thoughts

straight. The moon was shining when he started, but before he got home dark storm-clouds had come rolling up the sky, and in the mountains which line the western horizon of the city there were flashes of lightning and long rumbles of thunder. To the accompaniment of this devil's music Jed Rusher made his first visit to hell; that is, he tumbled into those depths of the human soul which have made necessary the conception of infernal regions, and of agencies seeking the destruction of frail mortals.

The idea smote his mind in the manner of one of those bolts of lightning smiting the pine trees in the mountains. He had wanted to marry Lulu Belle; he had thought of it as something far off and difficult, to be achieved after the slaying of many dragons, unicorns and giants. "I'll have to get at least a million," had been his thought, and he had not been able to foresee exactly how he could accomplish that in four or five years. But here was a way that would be easy and swift, with almost no uncertainties involved! Lulu Belle wanted a baby, wanted it at once; and suppose that he, Jed Rusher, were to give it to her—would he then have any difficulty in marrying her? On the contrary, would not the family come after him, determined to make him marry her, with a shotgun if necessary? So it had been in the world which Jed Rusher knew, and he was so naïve as to think it would be the same among the rich.

From the moment of that first lightning-blast in his soul, Jed knew that it was a wicked thought. The crash of it appalled him, the emotional echoes of it set his heart to pounding. But it was a thought he could not get away from, it would give him no peace: the great temptation of his life, the recurrence of that ancient story which he had read about: "The devil taketh him up into an exceeding high mountain, and showeth him all the kingdoms of the world, and the glory of them."

Yes, if he married the only child of Wallace J. Macy, he would have the equivalent of a kingdom, and be set upon the road to conquer others—no doubt of that! The Macys and Warreners might be furious at the outset, calling him a seducer and a scoundrel; but they would get over it, for he would be a member of the clan, ranking with all other members in the matter of publicity, and disgrace to him would be disgrace to all.

In their public attitude, the family would try to make the world believe that the marriage was one they had chosen, because of the fine character of this self-supporting young college man, winner of the Crumback scholarship! Jed could see the story, as Miss Newcomb, the social secretary, would prepare it and hand it to the papers.

III

A storm-wind shaking the trees along the street, and a storm of desires shaking Jed's soul. He had pictured his life as a toilsome climb, in which he might exhaust himself before he got to the heights; but here was a pair of wings to fly with! It seemed almost too easy to be possible; if men could get to the summit of success in that way, why didn't it happen often? Or maybe it did—how was Jed to know? Maybe there were many great families which had adopted some unwanted son-in-law, and successfully hushed up the scandal! Jed began to recall stories in the papers, of heiresses who had run away with grooms and riding-masters, chauffeurs and musicians, actors, poets, and what-not—yes, it had happened, and might happen again!

His thoughts swung from one extreme to the other. It could not really be possible that a lovely child like Lulu Belle would do such a shocking thing as he was picturing! She was asking questions, in her ignorance and innocence; but surely, when the questions were answered—then would come a shock and a reaction! Then surely instinctive modesty would assert itself! Impossible that she could proceed to action without

hearing some warning voice inside her soul!

But—Jed began to swing the other way—how could he be sure? How could he know, except by trying? If he should answer her questions, simply and straightforwardly, as she was asking them, at least that would bring him nearer to her, and make it easier for him to woo and win her in future time. And if it should turn out that she really was bad, and willing to "go the limit," as the fast set among the young people in college

phrased it—well, why not with the nice Mr. Rusher, to whom she had made her overtures? When he told her that some man was needed, her reply would seem to be

obvious: Will you be the man?

Thunder rolling in the sky above Jed Rusher's head, and an earthquake in the undermost deeps of him. He began to picture what it would mean to take possession of little Lulu Belle, and it caused such a tumult in him as he had never dreamed before. A trembling took his knees so that he could hardly walk; it frightened him, he had to stop and hold on to one of the tree-trunks that lined the street. The thought of the child, what she wanted, and what he might do to her, overwhelmed him; yet he could not get away from it, he would never be able to get away from it.

Twice before in his busy life Jed had fallen from the standards of morality his sister had impressed upon him: first with a girl in the Zion High School, and then with a rancher's daughter on his selling campaign. Both times Jed had known that he was doing wrong, and had been full of shame and anxiety, and had broken off the relationship. In neither case had there been any element of idealism; there could not have been, with Jed feeling about it as he did. Sex meant to him something sordid, animal, unworthy of the human, condemned by both man and God; the great trap which Satan set for the feet of young men, and the cause of failures

strewing the pathway to success.

But now, so subtle and powerful was the tempter!—
he had managed to contrive it so that love, or sex, or
whatever you called it, should be, not a barrier in the
pathway, but the very pathway itself! Hitherto Jed
had said, if I look at this woman to lust after her, it
may cost me my future; but now he said, it will make
my future—and what a difference that caused in his
feelings! Lulu Belle became suddenly the most beautiful of objects, the most alluring that life had so far
presented. Jed recalled those physical charms which he
had seen, and imagined those which he had not yet seen;
and about them all was a halo, a glory not of gold, or
of diamonds—for all such images are cheap and vulgar,
according to modern standards of wealth production.
You could not even call it a halo of a million dollars;

you would have to explain it as that subtle, infinitely powerful glory which has been made by millions of dollars possessed by a family through generations, and manifested to the world by a thousand elaborately contrived arts.

Before that dreadful night was past, Satan had got full possession of Jed Rusher's soul. If Lulu Belle wanted a baby, why should she not have one, and why should not Jed help her to her desire? Fornication and sin it would be, no doubt; but if he were to marry her as soon as possible, wouldn't that make it all right? After the baby had come, she would be satisfied, and would make a devoted mother; almost certainly she would settle down, as an adoring wife to a rising young financial genius. Seize the opportunity as it gallops past, Jed, for that is what distinguishes the great man from the common run!

IV

Pale and inconsequential seemed college to a man with such things as this in his mind. Childish and trivial were the doings called "student activities," and a bore were quadratic equations, and the poetry of Pope, and all the rest of it! Jed could hardly bridle his impatience. He neglected his studies, he had nothing to say to his classmates, and he took to rambling in the evenings, driven by gales of strangely mingled emotion: exultation, terror, defiance, hesitation, longing.

He wanted to see Lulu Belle again. Each day when he went to his work, he had but one thought: will she come? He would imagine her entering the room, and every tap on the door would make his heart leap. He would think: what shall I say to her? How shall I manage to get alone with her? When quitting time came, and she had not come, he would be sick with frustration. He did not want his dinner; he would wander off blindly again, his head full of mad schemes to telephone to her, to write her a letter, to suggest to her grandfather some reason for inviting her to call. He found out where her home was, a showy place in one of the ultra-smart suburban developments of Wallace J. Macy, Real Estate and Insurance. Inevitably Jed's footsteps took him that way; but when he came to the house, he could do no more than walk past; for Mr. Macy, as a loyal "realtor," believed in publicity and advertising, and everything he had was in plain view from the sightseeing buses. There was a wide-sweeping lawn, with no hedge, not even shrubbery behind which a love-lorn youth could lurk. Jed must keep walking, and could only gaze at the lights in the windows, and wonder: which is Lulu Belle's room, and what will she be doing now?

And all the time with that disagreeable trembling of the knees, the cold chills running up and down his spine, the hot flushes mantling his cheeks! Jed was frightened about himself, for he had never known such restlessness and distress. He could not eat, he could not sleep, nothing was right. Did men go crazy in such crises? Or what did they do? Jed had no idea, and there was no one he was willing to trust with such a secret. He would vow to stop thinking about the matter, and try to put his mind on study; but suddenly

would bowl him over.

V

from nowhere would come a wave of excitement that

A week passed; and he was about desperate, and ready to ask Mr. Warrener if it could be that Lulu Belle was sick, when fortune favoured him. The old gentleman had just fallen into a doze, and Jed was settled in the ante-room with a book, when suddenly the door opened—and there was Lulu Belle! In an orange-coloured "ensemble" this time—apparently the makers of frocks and accessories designed complete sets of these costly affairs for little rich girls.

"Oh, how do you do, Mr. Rusher?" she said in her

"How do you do, Lulu Belle." He had decided that, no matter what she might say this time, he would be suave and self-possessed. "Your Grandpa has just gone to sleep."

"I think I'll see Great-aunt Lucile until he wakes

up."

Jed spoke quickly. "I have something I want to talk to you about, if you don't mind. I've decided I will tell you what you asked me to."

"Oh, Mr. Rusher!" The child looked at him with the serious wide blue eyes. "I've already found out."

" You have? "

"Yes. I met a boy, and I asked him about it, and he told me."

Jed's mind started whirling again, but he kept his air of self-possession. "He told you? And then?"

"Well, he said what we would have to do for me to have a baby, and he seemed to know about it, so we did it."

The tower of Jed's hopes went toppling, and hit the ground in a cloud of dust. Speech failed him, he could

only sit and stare.

"It was very queer," the child went on. "I never felt anything so strange, and I wondered if the boy really knew. He is a very nice boy, and he says he is sure."

Still Jed could not find words. He sat with hands clenched, his features a mask behind which disappointment, rage, horror, curiosity, and—strange and shocking as it might seem—desire were all mingled in another brainstorm.

Meantime Lulu Belle was prattling on, utterly unaware of the tumult. "Oh, Mr. Rusher, I'm so excited whenever I think that I may really be going to have a baby! Tell me about it, won't you please?"

" What, Lulu Belle?"

" Can I be sure that it's all right?"

" Just what did you do?"

Unholy curiosity drove him to this question. But here at last the long-sleeping instinct of self-protection began to warn the child. She answered him, but at the same time a blush began to steal over her cheeks and throat, and she stopped before she was quite through. "Was that right, Mr. Rusher? Will that really make me have a baby?"

"It may, Lulu Belle."
"But I can't be sure?"

MOUNTAIN CITY

" Not for a while."

"That's what the boy said. When will I know?"

"It's hard to say. It may be two or three months."
"And how will I know then?"

Jed bethought himself of conversations he had heard as a child among the wives of ranchers, who had assumed he was too young to heed or to understand. "You're liable to feel a little queer. You may be sick at your stomach, and feel dizzy."

Why should it make me dizzy to " How funny!

have a baby?

"Well, I don't know, but that's what I've heard." He paused a moment. He wanted to go on talking to her; he could not let her go away from him. And besides, for her own good, he ought to warn her! "When the time comes and you're sure, you'll have to tell your mother. I'm afraid she's not going to like it, Lulu Belle."

" I suppose not. She has such strange ideas about babies. Can you think of any reason why she won't like

my having one?"

"Well, you see, a girl isn't supposed to have one until she is married and has a husband."

This struck the other as funny. "What in the world would I do with a husband? Why, I'm only a child!

" I know, but that's how parents feel; so you'd better keep the secret as long as you can—and please don't ever tell anybody that you told me. They would blame me for talking to you about it. I'm only trying to help you, you understand."

"Oh, of course, Mr. Rusher, and I'm much abliged

to you."

" If there is any trouble, let me advise you. I think you had better keep in touch with me about it." Jed was getting his self-possession now, and taking care of himself, like the shrewd man of the world he aspired to "Don't let your mother do anything about it, or let anybody else do anything, without your telling mebecause I am your friend, and I don't want any harm to come to you."

"Oh, thank you, Mr. Rusher. I'll do what you say, but I don't think it'll be any harm, because, you see, Mamma loves me dearly, even if she is queer about

babies, and I've never done anything to displease her before, so I know she'll forgive me this once."

"Another thing, Lulu Belle-this boy you tell me

about: is he a friend of the family's?"

"Oh, yes."
"He's a boy your mother wouldn't disapprove of?"

"No, Mamma knows his mother well."

"Hadn't you better tell me his name, so I can get in touch with him if necessary?"

"Oh, I promised him I wouldn't tell anybody, Mr. Rusher-never, never! You see, he has nothing to do with this-he just did what I asked him to, and he said

Mamma might be vexed with him."

"I see," said Jed. "Well, don't let anybody make you tell, and don't tell them about me. But you'd better try to see me now and then, and let me know how you feel and all about it. If there are things you need to know, I can look them up in books, or maybe ask somebody. I want to do everything I can to make it easy for you."

'Oh, thank you," said Lulu Belle, and her child's countenance radiated gratitude to this nice Mr. Rusher. "It's a comfort to have some grown-up person in the secret, because of course I get a little scared, since it's the first time I ever did anything without asking Mamma first. Maybe she'll scold me, but she'll think-"

A tap of the bell in the invalid's room—and so Jed had to wait to learn what Lulu Belle's Mamma would think.

CHAPTER XI

SUMMER

1

College examinations were at hand, and Jed Rusher had to make a desperate effort, and put out of mind all his Aladdin dreams, and buckle down to the realities of a cold and indifferent world. Instead of having love and riches and fame handed to him on a golden platter, he had to wrestle obscurely with the formulas of quadratic equations, and the poetry of Pope, and the military strategy of von Moltke, and the exegesis of the New Testament. He had to suppress all that fever of desire in his heart-something which he was able to do only partly. He would never be quite the same man again; he had eaten of the fruit of the tree of knowledge, and could no longer be so haughtily indifferent to the charms of women. He found himself impelled to look at them, and he decided that he would need a wife earlier in his career than he had previously planned.

He passed his examinations with reasonable credit. It was easy when he put his mind on it; but he realized now that he hated all his subjects, and was no longer a believer in higher education. He would have quit the university that summer, had it not been for the social position which his studentship gave him. He knew that this was the reason why Carrie Meecham and the elegant Miss Newcomb, the social secretary, were so cordial to him. He knew that if he were going to marry a rich girl, he would be greatly aided by putting on a cap and

gown and being presented with a college degree.

Old Mr. Warrener continued to stay alive, and even to get a little better; there were traces of feeling in his legs, and now and then a flicker of hope stirred in the weary heart. He was having massage every day, and Jed sat patiently and listened while symptoms were told, and then while they were repeated to members of the family who came visiting. Jed's sympathy was unfailing, and his grasp of the single tax in its ramified relationships became masterly. He never weakened in his contempt for such notions, but he understood them now, and could talk about them intelligently. He had his reward, in that his employer took another hour of his time each day, which raised his income to twenty-eight dollars a week, a sum which would have seemed princely to the ranch boy a year or two previously.

The country was recovering slowly from the effects of the panic, and students were coming in greater numbers to the summer school; so Liza's boarding-house was thriving, and she was getting her debts paid off. Everything seemed well with the pair; they were making progress, and should have been satisfied—had it not been for that insatiableness which was the mark of Jed as a great man. He was not interested in the slow accretion of gains, or in any small success whatever; he was longing for the heights, and dreamed of getting there in a few swift bounds. Failing to do so, he chafed and fretted; he was a hungry wolf lurking outside

the wall of the beautiful Garden of Privilege.

II

The job proved to be less interesting in the summer-time, because so many of Mr. Warrener's family and friends scattered to various parts of the world. Rich people could not stand the heat of summer in cities, it appeared; they had homes on mountain-lakes, where they boated and fished and played golf and tennis. Their town houses were closed, with the blinds all down, and only caretakers living over the garage, and gardeners sprinkling the lawns and trimming the hedges and picking out the weeds from the flower-beds. In the society columns of the newspapers you read that "everybody" was away, and you believed this. The hundred thou-

sand working people of the city, with their families, stayed on and laboured at their tasks without regard to heat; but if you thought about these, you were some kind of menace to the social order.

The Warreners had an elaborate summer home, where Mrs. Lydia kept open house for her family and friends. But the invalid would not join them—there was too much of him to be moved, he said with his tragic smile. He had everything he wanted in town, and Davis and Rusher and Burke, the night nurse, and Jermin, the secretary, and Wilkins, the butler, and Nora, the second cook, would manage to keep him comfortable, while the children went off to play wherever they pleased. He had awnings at the half-dozen windows of his room, and a big electric fan which turned in every direction; he would be taken down into the garden under the shade trees, and the butler would bring him iced drinks, and his attendants would read to him, or play cribbage and let him beat them—it was not such a bad life.

The single tax and so-called "liberal" papers came regularly, and these would be read and marked and clipped; they managed to find something terribly wrong with their country every week, and this gave great satisfaction to the old gentleman-fortifying him in his idea that the world was going to the demnition bow-wows because of its refusal to tax the rental value of land. He would write letters to the editors of his favourite publications, and now and then they would reply—Jed noticed that it was mostly when they were in need of funds. Mr. Warrener carried a large pay-roll, giving regular allowances to various subversive organizations, and also to a small army of pensioners, who had managed to get his sympathy in one way or another; poor relations, former servants and employees, widows and orphans of old friends-Jed saw the pile of cheques being signed, and the secretary told him the total came close to seventy thousand dollars a year. Jed could understand the distress of all the family at such a monstrous leak.

A peaceful, bucolic existence, but lacking in charm for Jed Rusher, for the reason that he no longer got the precious "tips" from Wall Street. Old Mr. Walter Evarts went away with his family to the seashore of

California, where they stayed in a splendid hotel, having the indispensable convenience of a broker's office with ticker-service in the lobby, so that the old gentleman could sit all the morning and watch the quotations. He no longer strolled into Mr. Warrener's sick-room, and Jed Rusher might as well have spent the summer in the

Antarctic regions, where the sun ceases to rise.

Mr. Claude junior and his wife were also gone; impossible to expect such elegant people to expose their costumes and complexions to the vulgar effects of perspiration. Mr. Clive Warrener, Claude junior's father, had come back from Europe, but not to Mountain City. He wrote to explain that financial conditions now seemed to favour a merger of some of his interests, and he would have to be near New York while arrangements were being worked out. He and his wife would make their summer headquarters at Newport, unless his father needed him at home. Mr. Clive had a "cottage" there, so Jed learned from Jermin, the secretary—and had to revise his idea of what the word meant, when he heard one of the letters read aloud, mentioning that the family was entertaining a score of guests.

Mr. Clive had a passion for building great houses, it appeared, and calling them by such modest names. He had a "camp" two or three hours from Mountain City, which one of his married daughters was occupying this summer. He had a "bungalow" at Miami, in Florida, and would run down there for a month or two in the winter. His wife insisted upon having a home wherever they went, because she could not stand the promiscuity of hotels. Now that so much of the husband's business had to be transacted in Europe, they were getting ready to build a modern home in Paris, where none could be bought, because they did not exist: at least, so Claude

junior's wife remarked, casually.

Listening with ears alert, Jed Rusher learned that modern business does not have to be transacted in offices. When you have got to be important enough, you can have the business come to you, and talk over "deals" in your library, or while you are playing billiards or golf. Only a few words may be required, often just a statement of a price, and you make a memo in a notebook, and later your secretary sees to the making out of papers,

and your lawyers go over them, and come to dinner at your home, and chat things over in the evening. Jed saw this happen more than once in Mr. Warrener's bedroom; he saw hundreds of thousands of dollars "made" in that way, and he was duly impressed, and determined to take life with that kind of royal ease.

III

Mr. Wallace J. Macy was promoting a magnificent real estate project on Lake Katahdin, in Eureka Canyon, something over a hundred miles in the mountains. It could be reached in less than two hours from the heart of Mountain City, so he announced with magnificent disdain for the traffic laws of the state. He did not advertise it in the vulgar newspapers; he got your name from various exclusive lists, and sent you every now and then a sumptuous illustrated circular, in the name of the Katahdin Associates, which was supposed to be a cooperative enterprise, and no doubt would be, after Mr. Macy had got through with his selling campaign. You were not asked to buy real estate, but to consent to be entertained by an exclusive and elegant club; and if you would indicate your interest, a high-powered car would appear, driven by a high-powered salesman, and you could leave after lunch and be home for dinner again.

One of the sights of the place was the new "camp" which Mr. Macy himself had erected, with ten "mastersuites," each with its private bath, for guests. A most impressive structure, and only after the "prospects" had made their purchase would they discover that the "camp" was empty a good part of the time. The reason was a quarrel between the practical "developer" and his aristocratic wife, over his efforts to use her as bait for his schemes. This was the third time she had been moved to a new subdivision, so she declared to her father, and it was to be the last. She was going to have a home where her own friends lived, and this summer she was

visiting them.

So it happened that Lulu Belle Macy did some moving about, and each time she would pass through Mountain

City with her mother, and they would stop to see the head of the family and tell him the news. Twice the visit was in the afternoon, and Jed heard about the mother's troubles. On the second occasion, he learned that they were on the way to visit Mrs. Lydia Warrener, and that Cousin Marian Barton was there, and Lulu Belle was in raptures because she was going to see Baby Lydia again. "I declare," said the mother, "I can't understand this child's insane infatuation over babies; I think she would spend the summer taking care of that infant, if I would let her."

The nice Mr. Rusher sat in the room during these visits, but had no chance for a word apart with the child. Once or twice there was a quick exchange of glances, or a smile, just to remind them both of the secret they shared between them. Jed had only to look at Lulu Belle to see that all was going well; her cheeks and arms and shoulders were covered with freckles, which her mother declared was a horrifying thing, but what could she do, the child simply would stay out on the water or in it, and the swimming suits the women wore nowadays took no account of æsthetics. When Mrs. Jane Macy talked about these suits, she sounded exactly like Liza—only she went more into detail, for the reason that she saw the suits every day, and the young people in them, whereas Liza only saw the pictures in the Sunday rotogravures.

Lulu Belle sat, smiling amiably, not understanding at all why Mamma was so worried. She was delighted with a dress that had no neck or sleeves, so comfortable on this hot July afternoon. She liked her skirts short, because they were better for running, and if she uncrossed her knees and pulled the ends of her skirts down, it was because Mamma frowned at her, and made angry signs. Mamma had been threatening to put longer skirts on her, but now, by good luck, the grown ladies were cutting their skirts short, so that you could no longer tell them from the girls. All the world was getting younger, it appeared, even the Grandmas, and if they were putting paint on their cheeks and lips, Lulu Belle thought that was fun, and would have liked to try it herself.

Jed sat devouring her with his eyes as much as he

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dared, and the fever reawakened in his heart. He had definitely decided by now that he had missed a great opportunity; he wondered if he'd ever have another, and registered a vow not to miss it. His impatience was mounting day by day; he was not getting anywhere—not learning any secrets, not making any money, just wasting time listening to a poor old sick man say the same things over and over!

IV

Mrs. Emily Evarts, oldest daughter of the Warrener line—that magnificent lady who had so insulted Jed by a casual nod when he was introduced to her—had departed some time back, taking her two daughters, Janet and Claudia, to London for the "season"; thence they were going to Deauville for the bathing, and thence to Paris for their shopping. Claudia, named after her grandfather, was something of a tomboy, resembling him in her fondness for having her own way and saying what she thought. Jed had never seen her, because she had been at boarding-school in the East; but now she wrote long gossipy letters in fashionable handwriting—to be known as such because it used up great quantities of

expensive stationery.

Old Mr. Warrener's eyes were giving him trouble, so Jed would read these letters aloud, and they were highly educational. He learned the names of several British earls, and what they looked like, and the names of their castles, and what was in them, paintings, and suits of armour which may or may not have had men inside. It seemed that you could no longer trust British titles, but had to investigate carefully; some of them were vulgar brewers and pork-packers and hardware merchants, exactly the sort of people you would meet in Mountain City, so what was the use of crossing a continent and an ocean? There were diamond merchants from South Africa, who had begun their careers smuggling unregistered gems out of the country, and now they had bought themselves titles—and still, said the lively Miss Claudia, they talk about Uncle Paul

having bought his way into the Senate! Old Mr. Warrener chuckled at this, and sent Jed to consult his files, heading "U.S. Senate," sub-heading "Corruption," for an article explaining the difference between England and America—that in the latter country it was illegal to buy a seat in the upper house, while in the former it was the established custom.

Then Deauville, and the entertaining spectacle of the highest European nobility and finance exhibiting themselves in the near-altogether, to be photographed for the Sunday supplements of the world. Most of it couldn't be described to one's Grandpa, said the modest Claudia; but that morning she had taken a stroll with the charming Comte de Pistache, or something like that, who had first tried to find out exactly how rich her family was, and what they would pay for a husband, and then had pointed out on the strand the former mistress of his brother, and another exquisite painted lady who had once blackmailed his uncle, and a third who was a celebrated gambler, and was now entertaining a prince from Senegambia. Claudia, the night before, had run away from her hotel and won several hundred thousand francs in a gambling palace, but the trouble was, the franc was dropping so fast that what you won

at night was no good in the morning.

Then Paris: the Champs-Elysées, the beautiful buildings, and the wide spaces—why couldn't we have such things in America? And the Louvre; she had looked at rows and fows of Madonnas, till they were all a blur, but the silly tourists with the little red guide-books never got tired of raving over them. And the great Arch of Triumph, with the tomb of the unknown soldier-and so many thousands of known soldiers begging on the streets, or selling matches. And the taxi-drivers, who gave you lead francs, and quarrelled with you if you refused them. And the shops, with the merchants so ravenous, and half a dozen different sets of prices, the lowest for the French, the next for Italians and Spanish, and then for South Americans, then for Germans, then for British, and finally-higher than all the others put together-for anyone who looked or talked like an American! Mamma had learned to wrangle with them; she would enter the very best shops, and let them do all

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the trying on and fitting and everything, and then she would offer them one-half their price, and they would throw up their hands and nearly die, and she would walk out, and they would let her go, and then come running after her on the street and accept her price. But most of the Americans didn't have the nerve to do that, and paid the asking price; it was the French people's way of getting back the war-debt money—which they hadn't paid and never would, declared the

sapient Claudia.

Then another letter; they were coming home in a few days, they had their passage on the Ruritania. Mamma had bought the loveliest things, dresses and jewels for all the family; the customs charges would bankrupt them all. Mamma had found a double string of matched pearls, the most exquisite that she had ever seen: it was whispered they had been smuggled out of Russia, having been the property of one of the grand duchesses. Of course one couldn't be sure, but such things were happening in Europe now. The price had been in dollars, since nothing else had value. Mamma had had a man whom she trusted come over from London to examine and appraise them, and had insisted that afterwards they should be locked up in the care of an American bank while the dickering about the price was going on. It had all been quite a strain, but they had them safe now, sewed up in one of Mamma's garters.

v

Jed Rusher was too ignorant about the affairs of the great world to realize what this last statement implied: but he learned a few days later, when a kind fate willed it that Mrs. "Lou" Eddystone, second daughter of Mr. Warrener, stopped on her way to California to visit friends and see a famous golf tournament played off. Mr. Warrener got out his granddaughter's letter, and Mrs. Lou read it aloud again, and then talked about it, in her free and easy way. It happened that Jed was not in the sick-room, but in the ante-room, reading, and the door between the two rooms was shut. Mrs. Lou failed

to realize how her booming voice would carry; or perhaps

she did not care-impossible to say.

Jed did not dare to listen at the keyhole, because someone might come into the ante-room from the hall and catch him. But he slid his chair as close to the door as could be considered accidental, and then he sat, pretending to read, but holding his hand cupped to his ear, straining for every sound. He missed some of the

words, but got the sense.

"I suppose Emily is going to bring them in without declaring them as usual. . . . I know, they all do it, but they don't all talk about it like Claudia. . . . Some day they'll get caught . . . the Government . . . offering rewards . . . advertisements calling for informers . . . the Jewellers' Protective Association . . . notices on all the steamers . . . the Government pays big rewards . . . twenty-five per cent. of the recovery . . . servants always spying on you . . . secret agents picking up gossip . . . they never reveal your name . . . remem-

ber how Mrs. Jimmie Clyde got caught. . . . "

Jed Rusher, in his impatience and balked ambition, had been like a hunter who files down the trigger-catch of his gun, until it will go off at the slightest touch. Never again would he be caught napping! Never would he fail to know an opportunity when it crossed his path! So now while the voice of Mrs. Lou was still booming, he was on his feet, and picked up his chair and set it back by the window, far from the door; he took his book and tiptoed to the door which led to the outside corridor, and went out, leaving the door open. He went down the corridor, and downstairs to the library. Mr. Warrener had mentioned a couple of books he wanted, and right now was the time to be getting them—so that never could Jed be suspected of having overheard that conversation!

Another fever of excitement, another Aladdin dream! But don't fall down this time, Jed; be equal to the emergency! Be prompt, efficient, deadly—be a great man! Take time enough to make sure what you want

to do-and then do it!

Twenty-five per cent. of the recovery! Jed had no idea what penalty the Government might exact for attempts at smuggling, but it would have to be heavy, if it were to deter smugglers; anyone could see that

And pearls must be worth a lot of money! Being inexperienced in the great world, and still with the crude notions of a ranch boy, Jed guessed that a string of pearls which had once belonged to a Russian grand duchess might be worth five or ten thousand dollars. He had a vague idea that customs tariffs ran to twenty or thirty per cent.; so that his reward would double his present capital, and put him in position to make use of Mr. Evarts's stock market "tips" in the coming autumn!

"They never reveal your name," Mrs. Lou had said; and the name of this beneficent organization was the "Jewellers' Protective Association." He must find out about it; but how? He looked in the telephone book, but evidently there was no such organization in Mountain

City.

When Mrs. Lou left, Jed went back to the sick-room, carrying the books that were wanted, and apologizing carefully for his absence, so as to impress it upon his employer's mind. He was cool and untroubled, and completed his duties and took his departure at the usual hour. As soon as he was a safe distance from the Warrener home, he went into a drug-store which had a telephone booth, and dropped a nickel into the slot and called the most fashionable jewellery store in town, asking for the manager.

"Can you tell me of an organization called the

Jewellers' Protective Association?"

"It's the American Jewellers' Protective Association," replied the voice. "It's in New York."

"Do you happen to know the street address?"

"I can look it up." So Jed held the receiver until he got the address, and then thanked the man, and hung up. He jotted down the address on a scrap of paper, and then called another jewellery store, and asked for the manager, and politely inquired as to the duty on imported jewellery, and learned that it was eighty per cent. on the foreign wholesale value. He thanked his informant cordially, and went on his way, several times as rich as before he had 'phoned!

Here was a problem which a man could properly talk over with his sister, and it would be a comfort to Jed to have Liza's moral backing. Perhaps he would have hesitated to ask for it, had he not felt so certain of getting it!

He took Liza up to her room and locked the door, and in a whispered voice told her what he had learned. What did she think about it? Was he justified in making use of information he had got in the Warrener home?

Or would he be a spy and a betrayer?

Liza's reaction was what he had foreseen. the woman is a smuggler, isn't she?"

"Yes, of course."

"She is breaking the laws of the country, cheating the Government! It's your plain duty to report her."

"That's the way it struck me."

"As a matter of fact, I think you're required to do it; a lawyer would say you could be punished if you didn't. You would be some sort of accessory to her law-breaking."

"I hadn't thought of that," said Jed, much comforted. He could hardly be expected to go to jail for Mrs. Emily

Evarts, who had so persistently snubbed him.

Liza knew all about the haughty Mrs. Emily; having collected and collated every scrap of information which Jed brought home about his job. Liza was far more class-conscious than her brother-not having his absolute assurance of joining the dwellers in the Garden of "Those selfish and unscrupulous women think they are above all laws, both of God and man, and certainly it is not up to us to help them in their crimes."

"All right," said Jed; "I'll report her. Whether we get any of the penalty or not, we'll teach her not to cheat the Government." Jed had not been a member of Mr. Crumback's church for ten years without learning to put his actions upon the highest available moral

grounds.

"How much time have we?" asked the sister.

"The letter said a few days. They are coming on a steamer called the Ruritania." Jed was gripped by sudden

anxiety. Suppose he were too late again!

He did not dare to 'phone from the house, but went out to a drug-store, where there was a quiet booth. From there he 'phoned to the omniscient young lady at the public library; she referred him to the "information" clerk at the depot, who looked the matter up and told him that the Ruritania was due in New York on Thursday, three days off. Jed would have to use the telegraph -which introduced a new element of danger.

He went back to Liza, and the two of them worked out a plan of campaign which they felt was safe. Jed hurried to the depot, and took an evening train out of the city, and two hours later he got off at the town of Edmonton, which was nothing but a name to him. He went into the depot, and set down before the busy agent a night letter telegram, addressed to the American

Jewellers' Protective Association in New York:

"Mrs. Thomas J. Evarts arriving steamer Ruritania with valuable jewels undeclared sewed upon person. Letter follows identifying present informant.-HENRY T. JONES."

The busy agent took this message, counted the words, and never even lifted his eyes to Jed. Offers of produce for sale, orders to buy stocks, invitations to dinner, inquiries about dying relatives—it was all in a night's work to him. "Sixty-five cents," he said, and Jed put down the correct change, and made himself scarce. He walked the streets of the dull little town until it was time for a train back to the city.

Next morning he mailed a registered letter to the American Jewellers' Protective Association, informing them that he was the person who had sent a telegram from the town of Edmonton, giving information concerning Mrs. Thomas J. Evarts. He had not wished to telegraph his real name, but he now gave it, and requested

that the reward should be paid to him.

And now, hold your breath, Jed Rusher! Hold your breath, Liza, and practise patience for two days and

three nights! No use to expect any word in the meantime; no chance that anybody on board the palatial Ruritania will remove the garter of a staid and haughty matron, who occupies with her two daughters one of the most expensive suites on the highest deck! No news until the steamer has docked, and the customs examination is under way, and the agents of the Government have got to work—with the agents of argus-eyed journalism peering over their shoulders!

VII

On the morning of that critical Thursday Jed was "on pins and needles." He had no idea what time the steamer might reach New York, but he knew that the moment the story was telegraphed to the Mountain City Mail, the telephone would ring by Mr. Warrener's bedside, and if Jed happened to be present he would have the task of appearing unconcerned until the old gentleman told him the news—after which he would have to be properly horrified. Quite a job of acting, which Jed rehearsed over and over again, never entirely to his satisfaction.

But, as it happened, he did not have to face this ordeal. The steamer docked at noon, which was ten o'clock in the morning by mountain time, and an hour or so later Jed was standing before a bulletin-board in front of the Mail office, when a clerk came out and pasted up this

item:

"New York. Mrs. Thomas J. Evarts of Mountain City, arriving on the steamer Ruritania from London to-day, was detained and searched by customs officials, who found upon her person a quantity of valuable jewels which she had failed to declare. The seizure included a double string of pearls and many diamonds, all of which had been sewed up in Mrs. Evarts's apparel. The customs authorities declared from a hurried examination that they believed the value of the gems would aggregate at least a hundred thousand dollars."

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Jed turned and walked quickly away. He had to stop and hold on to a mail-box at the corner to steady himself. At least a hundred thousand dollars! The duty would be eighty thousand, and Jed's share would be twenty thousand! His fortune was made! His fight was won!

CHAPTER XII

PROSPECTING

I

TREMENDOUS excitement in "social circles" in Mountain City; which meant not merely the rich, but the tens of thousands of hangers-on and readers of newspaper gossip. The Mail put the story on the front page, with a "streamer head":

SOCIETY LEADER NABBED BY CUSTOMS OFFICERS HID GEMS IN GARTER BUT THEY GOT THEM!

The telegraphed dispatch was expanded by details about the Evarts and Warrener families, their connections and possessions and previous misadventures. Jed learned later on that there was some sort of political quarrel between Evarts, the banker, and "T.J.," publisher of the Mail, which accounted for the story's being "played up."

Someone came in to lunch at the boarding-house with a copy of the early edition, and then what an outburst of conversation! All these rich women were smuggling all the time; as a rule they got away with it, but this one had slipped up. Somebody must have told of her; probably she had talked indiscreetly on the steamer. What would she do now? Would they put her in jail? Could you ever put any rich woman in

jail? How much would they make her pay? Or would the family "pull" get her off? The boarders were lacking in information, and Jed and Liza kept mum-

not a word, now, or ever!

Jed looked forward uneasily to meeting his employer that afternoon; but he found that he had nothing to worry about. Old Mr. Warrener took his eldest daughter's misfortune with surprising nonchalance: she was "free, white, and twenty-one," he said, and if she wanted to turn smuggler, it was her affair. The old gentleman's attitude to the moral question involved was a surprising one-never in a thousand years could Jed have anticipated it. He did not consider that his daughter had been robbing the Government: he considered that the Government was robbing his daughter. A tax on imports was a mere act of force, in defiance of natural right. A tax on land values was just, because land was the gift of nature; but manufactured articles such as mounted jewellery, were the product of human labour, and the State had no right to deprive any person of the fruits of labour. Jed listened respectfully while this was explained to him, in between two telephone calls.

Relatives called up to express their horror, and friends their sympathy. Presently, long distance calling; Mr. Warrener's wife, apparently close to tears, for her husband began talking to her as to a child which had bumped its nose. No, they were not disgraced for ever, they would soon be lifting their heads again; the public's memory was short. Yes, it was embarrassing that Emily had chosen an indecent hidingplace, but after all, most everybody wore garters, and the secret could not be permanently kept. Emily would be well taken care of; Tom was already on a train for New York, and he would get the best lawyers, and they would patch it up. No, of course they hadn't put her in jail, they had simply seized the jewels, and threatened to confiscate them, but of course they wouldn't do that, Tom would pull some wires in New York and Washington and they would pay a fine, enough to satisfy the newspapers, and Emily would wear her jewels at a ball and enjoy the advertising. Mrs. Lydia must have resented that, for the old gentleman chuckled, and added: "That's

all right, take it out on me instead of Emily, the telephone

tolls are cheaper."

Jed sat listening, getting new light upon his affairs. Mr. Thomas J. Evarts had gone to New York to employ the best lawyers, and pull political wires, and reduce the reward to which Jed was justly entitled! Indignation flamed in his heart, but he couldn't very well employ lawyers to demand that Mrs. Evarts should pay the full penalty! He would sit helpless, while the underground intrigue went on, and his newly-made fortune trickled away! But he learned his lesson; before long he would find out where these underground wires ran, and he too would be able to hire the best lawyers, and see to the protection of his interests in New York and Washington!

Jed in his heart was glad that Mr. Warrener took his family misfortune so lightly. After all, he had been kind to Jed, and Jed would have been sorry to hurt him. Especially Jed was glad that Mr. Warrener seemed to have no suspicions. Jed couldn't see how anybody could fail to suspect him, and he made a mental resolve that nobody would ever fool him as he was fooling his employer. A fortunate circumstance that Mrs. Lou had taken a train for California the previous day! She would certainly recollect what she had said, and the fact that Jed might have overheard her. Would she write that to her father?

Apparently she did not; for the days passed, and Jed saw no sign of reticence or distrust. The old gentleman kept his quiet smile, which exasperated Jed, because it appeared to involve a sense of superiority on the other's part; he was mocking at all the things which Jed believed in and ardently desired. He would drop remarks suggestive of the idea that money was not really so important as other people thought it. But all the while, here he was using his money to keep himself in a palace, with eight or ten able-bodied men and women to wait upon him all the time! Jed thought himself just as good, morally and in every other way, as people who fooled themselves into believing that they didn't want money.

A few days after the episode of the customs seizure, Jed came into the room and found his employer in one of his quizzical moods. He looked at the younger man with that sly smile and said: "Rusher, can you think of any reason why I should want to make any more money?"

"I don't know, sir," said Jed, trying to meet him half-

way. "I have never seen your bank-book."

Said the other: "People are for ever writing to me, telling me of ways to make money. But why should I?"

"Mostly it is they who want to make the money, Mr.

Warrener."

"They offer to go shares with me. They have everything you can think of on earth, from perpetual motion machines to cancer cures. I don't know how they get my name—there must be 'sucker lists' for sale, and I am on them."

"You make the mistake of being too kind-hearted,"

remarked Jed tactfully.

"Here's a letter that came this morning." The old gentleman reached over to his table. "This sounds more plausible than the average, and the man may have something. But I was lying here thinking, why should I want to make any more money?"

"There are others who could use it very well, sir."
"Can they, Rusher? I watch them trying, and I

don't see much success."

There was a pause. Jed had his eye on the letter, which was apparently about to be shown to him; so he did not encourage general philosophy.

"Tell me," said the other suddenly, "do you know

anything about oil?"

Jed was about to say: "Nothing at all," but he checked himself. One of the rules he had been laying down, as a result of watching the rich and powerful, was never to admit ignorance unless you have to. Be silent, and you will get credit for a lot more wisdom than you really have. "I have friends who have been playing the game," he said. "I've heard a lot of talk, of course, and picked up some information."

- "Read that," said the other, and handed over a small sheet of ruled paper from a pad, written in a cramped hand with a lead pencil. It ran:
- "DEAR SIR,-I am the Mister Jim Nichols whos Father worked for your gardner years ago. He left us this ranch it is not good being dry too much and we have not made a go, but I think now we have oil. We have many signs on the ground and some others say so to, but it is so far away the oil men has never found us it is twentysix mile from the T. and W. branch railroad and it is a bad road and hard to get to but if you will come to see my brother and I we will show you and it would make money for both of us. We are not hogs but sqware money is.
 shooters both and we have
 at the foot of Coyote Arroya.
 "Respy,
 "Mr. Jim Nichols." shooters both and we have three hundred twenty acres

"Well," said the old gentleman, "what do you

"It sounds honest," said Jed cautiously.

"I think I remember Nichols, but I can't be sureso many men come and go. But I suppose I ought to

look into their story."

"Yes, sir," said Jed expectantly. He understood perfectly the old gentleman's psychology. Mr. Warrener was being invited into a poker game; his hands were itching for the cards, but he dallied and fooled around a while, pretending that he was above such weaknesses of mortal mind. Jed must handle him carefully, not trying to force him, but playing him as one would a fish on a line.

"There are plenty of oil people who'd be glad to

look into it," Jed ventured.
"My son's wife's family are oil people—the Sandersons; I might turn it over to them. The trouble is, if there are any oil men who are square-shooters, I haven't happened to know them. It is a highly competitive industry."

"So I have observed," said Jed sagely. "I suppose

it's the uncertainties, the risks they have to run."

"What came to my mind was this, Rusher: would you like to have a vacation?"

" I hadn't thought of it, Mr. Warrener."

"I try to arrange for everyone I employ to get a couple of weeks off.

"But I haven't been with you long enough, sir."

"Four months, I think, isn't it? That ought to entitle you to one week, anyhow. Would you like to run up and take a look at this land and report to me?"

"But how would you get along without me?"

" My sister-in-law insists that she is coming back to town; and she's always glad to read to me. make out with one of the maids during your time each day. What I thought was, you're not an oil expert, but you're a judge of human nature, and you might talk with these two fellows, and hear what they have to say, and then, if it seems worth while, I could send an oil man out to make a further investigation. I suppose you wouldn't mind the trip."

"I'd enjoy it-if I were sure it wouldn't inconveni-

ence you."

"I'd continue your salary, and pay your travelling expenses in addition. I don't think the town is more than five or six hours away by the railroad, so you could do the whole thing in less than a week. Do you want to take a chance on it?"

"Of course, Mr. Warrener; I'm grateful to you for

such confidence."

"That's all right, I know you want to get ahead, and this may be an opportunity. If anything comes of it, I'll let you in for a share. In the meantime, I wouldn't mention the matter to anybody; that's one of the first lessons to learn in business-and especially anything speculative like oil."

"Of course, Mr. Warrener, count on me not to say a word. When should I start?"

"Miss Lucile expects to be here the day after to-morrow, and any day after that would suit me. You can look up the trains and make your plans."

Jed found out about the trains, but that did not take him long; he had a more important thing he wanted to know about. He went to the omniscient lady at the information desk at the library, who told him there were articles in the encylopædias, and technical books on oil drilling, oil geology, and so on. Jed took these home, and sat up most of the night devouring their contents and putting them into notebooks. Here was studying into which he could really put his heart and soul! He realized that in the time he had been giving to silly things like poetry and history, he might have mastered various departments of modern industry and finance, and been prepared for the future. Oh, the farce of the thing called education!

Yet he had to admit that Mountain City University had served him. If it had not been for that endowment drive, he would never have got near Mr. Warrener: nor would he have been taken into a home of wealth if it had not been for his studentship. It was a fact that colleges had a purpose—though an obscure one, which

only a clear-seeing mind like Jed's could fathom.

The omniscient librarian told him that there were trade papers about oil in the reading-room, and they could be purchased on the news-stands. Pages and pages of gossip and rumours about the various fields in this and other states; the prices of stocks and their prospects; articles on the technique of drilling, and of refining, on the world supply and the state of the market, on the personalities of the various "big men" in the industry; and endless advertisements of derricks and rigs, equipment and tools, everything having to do with the work. This was what the oil men themselves had to tell Jed; and after he had made the necessary allowances for the necessary trade lies, he had real knowledge about an industry in which fortunes were being made overnight.

Jed went to the second-hand book stores and got several volumes, which, with the magazines, helped to fill up the suit-case he took on his trip. All the time on the train, going and coming, and at spare times in hotel rooms, he was ripping out the contents of these publications, and storing them away in his ravenous mind. So impatient he had been, so eager—and here at last he had got a start. Clear the way for Jed

Rusher, oil man!

Yet quickly he found himself beginning to qualify that title; he was going to be an oil man in a certain sense, and up to a certain point. There were fellows who went out into the field and bossed the drilling of wells, and they were oil men, but they lived a hardworking and uneasy life, with many risks, and only a gambler's chance for the big profits. But there were others who sat at desks in offices, and gave the orders; they organized corporations, and floated stock issues, and formed mergers and holding companies and what not—and these were the ones who made the real money, the ones who were safe, no matter what might happen in the field—dry wells, or salt water, fires, explosions, labour troubles, all the burdens and cares incidental to the manipulating of stubborn matter, and still more stubborn human nature. Clear the way for Jed Rusher, oil financier!

IV

On the morning of the first of September Jed had bought his ticket to the town of Mesa Verde, on the T. and W. railroad, and was all ready for the trip, when he picked up a copy of the early edition of the Mail, and on the front page in staring headlines he read:

SOCIAL LIGHT PAYS FINE JEWEL SMUGGLING COSTS FORTUNE

He read with heart in mouth that Mrs. Thomas J. Evarts of Mountain City had settled her case with the customs authorities by the payment of duty and penalties amounting to seventy-three thousand, four hundred and eighty-two dollars and seventy-six cents. Jed had already performed many times in his mind the operation of dividing various large sums of money by four. He now did it once more, and found that he was to get from the

American Jewellers' Protective Association the sum of eighteen thousand, three hundred and seventy dollars and sixty-nine cents. Be sure you do this sum in short division correctly, oh, benevolent and protective jewellers -and don't leave off the cents!

Jed took the paper home to Liza, and they had a quiet celebration, locked up in her room in the hot topstory of the boarding-house. Then they had a talka terrifying one for Liza, for it is no simple job to ride in the chariot of a great man. Said Jed: "I'm liable to spend this money for oil land before I get back."

"But, Jed! You haven't got the money yet!"

"I'm sure to get it; that part is settled, I'm entitled to it under the law. I've looked it up in the library."

"But how can you spend it till you have it?"
"That's the point I want to talk about. Suppose I find something really worth while up there-you wouldn't want me to let it slide, would you? In the oil game, to-morrow may be too late-some other fellow gets in ahead of you."

"But, Jed, you don't know anything about the oil

game."

"Don't fool yourself, I know something, and I'm going to know more after I get there. I'm not going to let anybody play me for a sucker. But I want to be free to act, if I should see anything that calls for action."

"What do you mean to do?"

"I want to take some money with me so that I can buy land if I decide it's good. You can bind the bargain with a small payment down, and you have until the escrow comes through to get the rest of the money." Not for nothing had Jed spent two years being wooed by Carrie Meecham, assistant to a department manager of a big bank! Carrie had talked incessantly about real estate purchases, how they were done, and the various pitfalls; every item of which information was now classified and collated, ready for service in Jed's mind.

"How much do you want, Jed?"

"I've got close to eight hundred at the post office, and I'll draw that out and get a cashier's cheque or something that will be as good as cash. You had better put your two hundred in with me, because a thousand is a

convenient sum to spend. I might buy quite a lot of land, because I won't mind a mortgage; that don't amount to anything, when it's a question of oil."

"Jed, you frighten me to death!"

"That's all right, Liza, you can't get anywhere in this world without taking risks. Be sure I'm not going to take any I can help. If you put in your money with mine, you may get a return that'll fix you for life."

In the end he persuaded his sister to part with her pitiful savings, which she had got by wearing herself to skin and bone, driving a maid and a cook to serve a dozen boarders, and doing all the left over jobs herself. A part of the money was then actually due to Carrie Meecham, but Carrie could wait, as she had waited before. Liza's little "nest-egg," and what came out of it, was to make one of the classic tales of American financial miracles, which would be repeated in newspapers, and in the gossip of oil trade journals; all the more picturesque, because of that frightened state of mind, that trembling of the fingers as she wrote the cheque, and the pleading anguish in her eyes as she handed it over to her mad brother. "Oh, Jed! Do be careful! It's every cent we have! "

A dust-storm was raging when Jed descended from the train at the lonely little station of Mesa Verde. The air was full of blinding, choking grit, and it was impossible to travel; he had to lie up in a country hotel. It was just such country and such misbehaviour of the elements as Jed had been used to in Alamito, and it brought him a vivid reminder of his change in fortunes. How he pitied the poor devils in khaki and blue cotton shirts who had to live out on these God-forsaken plains and face the insanities of nature; beaten by winds, choked by dust, broiled by the sun, frozen in blizzards, and toiling, toiling and sweating without respite! What a contrast with the life of the Warreners in their mansion, safe against all storms, with a central heating system in winter, and electric fans in summer, to say nothing

of camps on mountain lakes! What a difference in ways of working—to sit at a big desk of polished mahogany, provided with a row of push-buttons and a telephone, and give orders which meant prosperity or ruin, life or death, to thousands of these helpless and ignorant yokels! Jed had learned at the university all the terms of contempt for country people: they were "hayseeds," they were "rubes," they were "hicks."

Jed talked with the hotel-keeper and refugees from the storm, and learned all he could about the country. It was several hundred miles from the place of Jed's birth, but just the same kind of bare plains, on which sheep and cattle roamed; it was bordered by mountains, with valleys having water, where wheat and some fruit were grown. No one said anything about oil, nor did Jed. When he had learned all there was to learn, he shut himself up in a room and studied his books, being careful to keep them locked in his suit-case meanwhile.

Next morning the sun rose red through a screen of dust. It was September, and there had been no rain for a month, and a car travelling over the plains left a cloud of dust half a mile behind it. Jed had engaged a battered old Ford for ten dollars a day, with a driver who went by the name of Jake. Jed was looking for a cattle ranch, he said; he had been raised on such a ranch near Alamito, and had inherited money, and wanted land of his own. A dang good plenty for sale, said Jake; most everything but what the county had bought for unpaid taxes. If the visitor had real cash with him, it would be the first these here ranchers had seen for many a day.

Which way should they go? asked Jake; and the other said he had heard there was good land up towards Coyote Arroyo. Jake replied what the heck, they couldn't raise nothin' up there, when it rained it come all of a sudden and washed the fellers out. But Jed said he liked to be near mountains, because of hunting and fishing. Jake said, sure, if he wanted to live off fish and venison, but he thought Jed was talking about beef.

Towards the mountains they went, and presently left the main road, where it had been possible to go as fast as fifteen miles an hour, and were on trails where a good average was five. The bumps were of all sizes, the bigger the better; you went down into a wash and came

up on the other side, and the only trouble was that some of the rocks were too high for the clearance of a car, and Jed and the driver would take turns hopping out and rolling them away. The road kept dividing where various path-seekers had tried to avoid rocks and gullies. But Jake said he knew the way, and most of the time he

seemed to be speaking the truth.

He was a mine of information, which Jed worked diligently. They talked land and land prices; you could pay anywhere from a dollar an acre to a hundred, and get stung if you didn't know what you wanted and how to tell it. There was some alkali, and it come right next to the best land, and that made it easy to play the sucker. Every other feller up in these hills thought he had gold or coal or something, and was always diggin' and prospectin', and bringin' in capitalists and tryin' to get 'em to bite, but they was generally slow with their mouths. How would anybody ship anything out of country like this?

VI

Midday, and they were coming to the timber, but there was a bare saddle-back they had to go over, and the driver thought they better lay off and get their dinner at a ranch that was up under them trees, belonged to a feller named Cudliff, used to live down to Mesa Verde, he had some thousand acres in here, and funny thing, he had a little private oil well, all to hisself.

"How come?" said Jed with the utmost indiffer-

ence that a man could put into a tone of voice.

"Well, you see, he dug a water well, and for a while it come good water, but then it begun to get scummy, and the first thing you know it was no good because of oil on top; the oil kep' a comin', and it jist took the water well complete. Now Ed, he goes there and takes him a pail with a rope, and he dips him up a barrel o' oil."

" What does he do with it?"

"He's got him some kind of a steam engine, that

runs a pump and irrigates his land. He's a-goin' to put out young apple and pear trees, they tell me."
"How long has he had this?"

"I dunno exactly. I heard about it two or three months."

"Too bad he's so far away from everything," said Jed, "where it wouldn't pay to drill a real well."

There was a low ranch-house, built of logs, and having lines of poplars on the north and west to shelter it from the high winds. The Ford tooted, and forth came Mr. Edward Cudliff, chewing his cud, as Jed was led to reflect; he was six feet four, tanned to leather, and had evidently just been hauling oil before he went to dinner, for there stood at one side a cart with a barrel in it, both smeared with black. Mr. Cudliff's cheek also had a smear, and you could see where he had washed it off his hands, but not off his wrists. He had a napkin tucked in his neck, and a hunk of salt pork in his mouth, and he told the visitors to come right in and set. There was a large family of youngsters, all with their mouths full, all silent and staring, and Ed made a place on each side of him, one for Jake and the other for Jed, and the three of them ate the food they had been used to all their lives, and talked the sort of talk that ranchers talk all their lives.

Presently Jake let it out that Jed was up here to buy a ranch, and like every other rancher in the entire West, Ed had a place that was for sale at a price, and he started in to talk it up. No better land anywhere in this region, not a trace of alkali on it, a "crick" that was never dry, some good timber-look at this here house -and fences in good order, stock thrivin'-and best of all, this here wonder they had come on to-jist come

have a look at our oil well.

Jed said yes, he had heard about it, but that wasn't in his line, he didn't know anything about oil, and what could you do with it up here?

Ed said he was already doin' a lot, and was goin' to do more; some day he'd git him an oil stove, and heat

his house with it.
"Yes," said Jed, "but when you got all the wood you want, it's just as much trouble to get oil."

"No trouble at all, you jist dip it out," said Ed.

"You got to wash your face afterwards," put in Jake, who was a humorist, and the row of children all

giggled.

They argued back and forth, Ed talking the place "up," and Jed talking it "down," and it was a part of the bargaining process which both of them understood clearly. Jed said these little surface signs of oil never meant anything; to which Ed replied suspiciously: thought you didn't know nothin' about oil?"

"Everybody knows that much," replied the other. "When you want to drill for oil, you got to go a thousand feet deep, or maybe five or six thousand, like they do out in California. These little pools on top have never been known to amount to anything." That was not quite true, as Jed knew from the books he had in his suit-case; but the suit-case was locked, and Jed

meant to keep it so.

After they had dinner, Ed asked would he like to see the oil well; and Jed said no, but he'd look at the ranch, if Ed wanted to sell at a price worth talking about. So Ed took him out on the ridge, from which all the country was spread out to view, and he showed where his boundaries ran, a mile this way and nearly two miles that; he talked about his timber, and showed his crick, and samples of his fences, and pointed out his stock—he wouldn't sell his stock, but only the land, he was thinking to move to a place nearer the railroad, it was a mite too far for his wife, she was ailin' some, and he thought he'd like to have her where she could git to a doctor. Jed agreed, that was a serious matter, being so far from any decent sort of road. Also, most of the land was too high, and couldn't be irrigated, and was worth nothing at all. He talked dryness and bad roads, until Ed in desperation had to bring up the oil well again, and insist that Jed should see it.

Jed saw it: a hole in the ground, smeared all over the sides and rim, and black as ink in the bottom. "I'll run this here pail down and let you see," said Ed; but Jed said never mind, that didn't interest him, the only way you could get oil out of this country would be with a pipe-line that would cost a man a million dollars. turned his back and looked at the mountains, and said he had a mind to stay and go hunting; when did the

deer season open? To which Ed replied, they didn't have no seasons back here, Jed could go and shoot a deer any time, and Ed would help him lug it in, and the kids

would help eat it.

They strolled back to the house, and Jed said to Jake: "Well, let's be getting on." They got into the car, and Jed tried to pay for the dinners, but Ed said, heck no, they didn't run no boardin'-house, they was glad to see company. Then Jake started the engine; and Ed, with disappointment written all over his face, remarked above the clatter: "You don't think you'd want this place? "

"I might," said Jed, "but you'd want too much."
You ain't asked what I want."

" I know, but I can tell from the way you talk. You don't seem to know there's been a panic, and the bottom has dropped out of farm land. I got to find some rancher that knows it."

"What'll you offer me for the place?"

"It ain't up to me to offer, it's for you to set a price. What are you asking?"

"Well, I kind of thought I ought to git forty thou-

sand."

"Oh, my God," said Jed-" and without the stock or anything? You'd better say twenty and I'll come back and bargain with you. Good-bye."

VII

They drove on, and looked at other places, all along that ridge, and towards evening Jake remarked that there was a couple o' fellers lived jist ahead here, by the name of Nichols, and it might be a good place to spend the night. So Jed met "Mr. Jim Nichols" and his brother, Ranny: two eager, chatty little fellows who made Jed think of a pair of active brown squirrels. They lived alone, except for a nephew who was half-witted. So glad they were to see company, they killed a couple of chickens for supper, and got out a comb of honey, and some thick clotted cream from a springhouse, and the half-witted nephew made hot biscuits

yellow with soda, and grinned from ear to ear when Jim told him he had left out the salt—his wits were

not equal to remembering all the ingredients.

Through supper they talked this country, the mountains, the water, the soil, the crops, the fish, the game, the storms, the roads—a hundred things. Before long they were talking oil. Jake said they had seen Ed Cudliff's oil well, and Jim said him and Ranny might have the same thing if they chose to dig, they had oil out-croppings all over the place, he'd show them in the morning; there were cracks in the ground full of it, and a little cave in the hill-side all smeared with it. Ranny said you got it on your shoes; look here—and he held up his foot.

Jim went on: he had written to a big capitalist in Mountain City, Mr. Warrener—ever hear of him? Jed admitted that he had, but it was hard to get these big fellers to bother with small matters, and ranchers never had the capital to do things. Again he was completely indifferent to oil, but interested in cattle and their grazing, so the Nichols brothers talked their cattle, and the upshot was, they would sell their ranch, cattle and all, three hundred and twenty acres for fifteen thousand dollars. Jed said that was too much, but he'd look at

it in the morning.

Then, when he was alone in his sleeping-room, Jed got out his oil books, and by the light of a candle studied them for three hours or more, digesting every paragraph that bore on surface indications and geological formations in which oil-bearing sands were apt to occur. If only he had had the sense to take a course in geology at the university, so that he could recognize the different kinds of rocks, and the directions of the strata! But here he was, having to make up his mind all by himself. He knew that to bring in an oil expert might double the price of the land.

Next morning he inspected the Nichols's place, with the same indifference to oil signs which they insisted upon showing to him. There was a long ridge, running parallel to the main chain of the mountains, five or ten miles of it, and it was along this ridge that both Cudliff and Nichols had their oil. It was probably all one formation, and Jed pictured a great pool underneath—

until the image became so vivid to him, he began to think of it as a "hunch." If it was there, it was the fortune he had been looking for; and surely that open oil well ought to be enough to induce some "wildcatter " to take a chance, on a royalty basis. If it turned out a "dry hole," all right, Jed would sell the land for what he could get, and try something else.

VIII

Jed told the two little brown squirrels that he feared their land was too dry to make a go of, and drove away with Jake, leaving them greatly cast down. He looked at more of the country, and suggested that they stop at the Cudliff place on the way back, and see about hunting for deer. So there was Ed again, and said they could borrow his guns if they wanted to, but they'd better wait and take a whole day, starting out early. Presently he brought it round that they were talking land again. Had Jed seen anything that suited him? Jed grumbled about the dry land, and how it would ruin a fellow, having to haul in feed for the winter, and that was why Ed was taking out some of his stock now, wasn't it?

Ed did not deny that it was so.

He urged them to stay for dinner again, and Jed said he would if he could pay for it, and Ed said all right, if it would make him more comfortable, the missus would git up somethin' extra. Pretty soon Ed was saying he had thought it over and he'd shade that price, he'd make it thirty-five thousand, if it was to be cash, all but the ten thousand dollar bank mortgage. laughed, and said he didn't think there was that much cash in America right now, except in Wall Street. Ed was worried by that statement, he kept bringing back the subject when Jed tried to change it; the missus was anxious to move, it seemed, and would the visitor make a real offer? Jed said it was hardly worth while, because of the exaggerated notions the other had as to the present price of farm land in the West. What was the use of a thousand acres of hill land that would feed cattle half the year and let them starve to death the other half?

So they had dinner, and as Jed and Jake were making ready to depart, Ed called the former aside and said he'd come lower yet, would thirty-two thousand interest him? Jed said no, he was sorry, he didn't think he'd go a cent over twenty thousand, so no use to talk at all. Ed said he was making a great mistake, he'd find mighty few places with such variety of land; there was a couple of hundred acres of real good stuff that could be irrigated. Jed said yes, but it might as well be in the moon, what could you do with the crops? And an oil well, too, put in the other; but Jed said that was a joke.

They were in the car, ready to start. It was one of those old-fashioned Fords that you had to crank, and Jake was just stooping to take hold of the handle, when Ed said no, wait. "You got a chance to git a real bargain in land in this place, Mister-if you'll jist show

a little bit more comin' on!

"What is your lowest?" said Jed.

"Well, twenty-eight thousand."

"No, it wouldn't interest me a bit. Man, you should see some of the places I've had offered-with land all ditched for irrigation, that you can raise alfalfa on. Go ahead, Jake."

"Jist a minute, friend. What's the very best you'd

"I'll tell you: I haven't got time to bargain, I got another place I want to see before dark; but I'll say twenty-two thousand, as the absolute limit, and that's spot cash, except for your mortgage. I'll put a thousand dollars into the escrow, and I'll pay the balance the very day the bank notifies me the title is clear."

"Man, I couldn't take a price like that! Why, listen

to what improvements I put on this place-"

"I'm not interested in things like that, because farm values are all shot to nothing, and it's not a question of what a fellow has put in, but what he's going to take out. Go ahead, Jake."

"Hold on! I'll say twenty-five thousand, and as

God is my witness, man-"

"No, I'm not going to raise it again. I've seen places I'd rather have at the price, and if it wasn't for your wife I wouldn't have added that extra two thousand. You advertise the place, and see what answers you get;

you'll find you mayn't get another cash offer in a year."

"Let me have your address, friend-"

"No, I'm not fooling with anything like that; I've got a cashier's cheque in my pocket for a thousand dollars, and I'm going to buy a place before I finish

this trip."

Jed was only twenty-two at this time, and he did not feel the complete assurance with which he spoke; but he had studied this manner of mastery and practised it for some time. His two years' acquaintance with Carrie Meecham had made him familiar with everything having to do with real estate trading. "It's now or never with me," he remarked. "Go on, Jake."

The poor ranchman stood with his hands clenched;

The poor ranchman stood with his hands clenched; he was white about the gills with the strain. Jake gave the crank handle a whirl, and the engine began to sputter and roar; he hopped into the car, and was about to back away, when Ed raised his hand, and came closer, and said: "If I take that offer, do you mean to put the deal

right through?"

"I'm a man of my word," said Jed. "You can step into this car, and we'll drive down to the nearest bank, and if you can find the escrow officer, I'll put the deal

through to-night."

The rancher stood within three feet of the car. From the expression on his face, you'd have thought it was a question of selling his brood of children, and perhaps the "missus" as well. Suddenly he swallowed a lump of air, and then another, and said: "All right, friend, the place is yours!"



CHAPTER XIII

ROMANCE

1

JED RUSHER went back to Mountain City, and told his sister what he had done, and the look on her face matched that of Ed Cudliff making the sale. Jed told her that since Ed had been scared, she needn't be, because his loss was her gain. "I've got a fine property, Liza," he assured her. "All I have to pay is eleven thousand more; the ten thousand mortgage isn't due for a year. My job now is to get some oil men to look at it."

"Are you going to let Mr. Warrener in on the deal?"

"Why should I? I did the job he sent me for, and I'll report to him on that, and he can send an expert up to see the Nichols's property if he wants to."

" But the expert will hear that you have bought a

place."

"What do I care? It's no crime to buy land." "But how will you say you got the money?"

"I took my savings and yours, and I borrowed some more, and made a down payment-taking a chance that I could get some oil man to back me. That doesn't interfere with any of Mr. Warrener's rights."

"You don't want to lose his favour, Jed! "

"Not if I can help it. But I'm not going to work for him much longer-you can bet that if I put this deal through, I'll not spend half my day sitting with an

invalid at four dollars a sit! "

Jed's first question on entering the house had been, had the money come from New York. It had not; and Liza began right away to worry about that. How soon did Jed have to pay the rest of the money on the land?

He had thirty days, he said. But suppose the money from New York took longer than that? Liza kept insisting, until Jed proposed to send a telegram and find out. It would be all right to telegraph now, not mentioning the name of Mrs. Evarts; the name of Jed Rusher would mean nothing to any telegraph clerk. Liza assented, and he sent the telegram, and a couple of hours later came a knock-out blow. The American Jewellers' Protective Association informed Jed Rusher that the payment was never made in less than six months!

"There's government for you!" cried Jed in fury. "Six months to sign a cheque, which a private corpora-tion would put through in a day! Twenty-five different swivel-chair politicians have to O.K. it, and each one keeps it on his desk a week!" Jed had heard Mr. Walter Evarts say something like that, and had been

impressed.

Liza was haggard with anxiety; but her brother rebounded quickly. It is the business of a man to learn to take blows. "Cheer up, Liza! The worst that can possibly happen is that I lose my oil ranch."

"And our thousand dollars, Jed!

"I've got eighteen thousand coming, so I can stand it. But believe me, I'm not going to lose that ranch! What worries me is, I'll have to take somebody in on

the deal, and lose half the profits."

He thought it over for a while, then said: " Perhaps the best thing will be to tell Mr. Warrener, and get him to back me. He'd probably give me easier terms than anyone else. I'll take a day to figure over it—he doesn't know I'm back, you know, and if I don't make myself

conspicuous, he has no way to find out."

So there was Jed Rusher pacing back and forth in his attic bedroom, like a tiger in a cage; thinking of everyone he had ever known or heard of who might have eleven thousand dollars, and might possibly be separated from it. Mr. Crumback, the banker in Zion, and Mr. Hinks, the cattleman at Alamito; Carrie Meecham and her Miss Hugins, and the hardware dealer whose cousin was one of the boarders; a publisher for whom Dick Sunstorm had sold books—Jed thought of all these, and even of old Chancellor Saybuck, who no doubt had part of his salary salted away. His mind

wandered off to an advertisement, such as he had seen in the newspapers while searching for a job; it would go in the classification of "Business Opportunities," and Jed's quick mind was devising the phrases: "I have a deal which calls for eleven thousand. If you have it, can show you biggest opportunity of life. Solid proposition. No cheap skates. Box 142X, Mail Office."

II

Lunch-time came, and Liza considered it her sisterly duty to send the maid up to call Jed; and incidentally to bring him a letter which had just come in the mail. He said "All right," to the maid, and took the letter, which was written on expensive stationery in a woman's hand which he did not know. It was marked "Personal," and had been sent to Mr. Warrener's office in the Fourth National Bank Building, where the faithful Jermin had forwarded it to the boarding-house. Jed tore it open, and read:

"Dear Mr. Rusher,—You asked me to write to you if I was in trouble, and so this is to tell you that I am having a dreadful time. I had to tell Mamma, and she is so angry, I never saw anything so awful. She will not let me leave my room, or see anyone, so please come if you can, because I am so unhappy, I don't know what to think or do.

"Yours sincerely,
"LULU BELLE MACY."

So there was something new, and Jed did not go

down to the lunch-table of the boarding-house!

It was a situation to which he had been looking forward for three months, and he was like the efficient general staff of an army which has worked out every detail of its plans for every possible war which can arise, and at the last moment has nothing to do except to turn to a filing-cabinet, and take out portfolio 17T-198. Jed mentally folded up the papers marked "oil ranch," and put them away, and took out and spread before him a

new set marked "Lulu Belle and Mrs. Jane." He put on his hat, and went out, and took a street-car which

would carry him to the Macy mansion.

No hesitation this time, no pacing up and down, but that promptness of execution which is provided for in the plans of all general staffs. Jed ascended the steps of the pretentious mansion, built of yellow brick with marble trimmings, and rang the electric bell. To the butler he said: "I wish to see Mrs. Macy. Tell her it is Mr.

Rusher, from her father's home.

No questioning of that! "Have a seat, sir," said the man, and took himself off; and Jed sat down in an entrance-hall which went up two stories, and had a balcony running round three sides, most impressive. But Jed was not thinking about architecture now; he was talking to himself, to suppress the tendency of his hands and knees to tremble. Steady now! This is the great test, the time of times to show yourself a man of power!

Mrs. Macy appeared suddenly from a doorway, clad in a pale blue house-dress. As she approached her caller, he saw that something had played havoc with her carefully nurtured charms; there were dark shadows to be seen on her fair blonde face. But her manner was calm; if there was distress in the family, it was not to be revealed to this employee. "Yes, Mr. Rusher?" she said in a tone which took it for granted that he had some family errand, without which he would not have presumed to appear here.

Jed came to the point at once. "Mrs. Macy, I am

calling on account of your daughter."

"My daughter?" A sudden arctic change in the great lady's tone. "What do you mean?"

"I think," said Jed, "it is desirable that we should

talk where there is no chance of being overheard."

For one moment there was terror in the woman's face. Then it became a mask, and she said: "Come," and led him into a reception-room off the main entrancehall, and closed the door behind them.

Now, Jed, keep your nerve; and Mrs. Jane, do no less! For here begins a duel of wills, with the destiny of several lives depending upon it. Jed looks, and sees a lady who bears some resemblance to an angry lioness, standing with her back to the door, as if to imprison and shut in whatever dangerous words he may be planning to say. Once she was a beauty, like her daughter, but now the gold has faded in her hair, and the blue in her eyes, and her complexion no longer stands the daylight. She has a tendency to plumpness, and the flesh is beginning to hang from cheeks and chin; but still she is a lady, accustomed to being obeyed, and her voice reveals indignation at this young man's presumption. "What do you mean, Mr. Rusher?"

"Mrs. Macy, I have just received a letter from your daughter, telling me that she is in trouble, and asking me to see her."

"Oh! So my daughter appeals to you!" Suddenly the pale blue eyes opened to a wide stare, and the woman clenched her hands and exclaimed: "So you are the man! "

That move had been anticipated by the efficient general staff, and was fully covered in the plans worked out. "Mrs. Macy, I can see nothing to be gained by our

discussing that question."

"So! You do not deny that you are the seducer of my innocent child! Wretch! Serpent!" It might have been an old-style melodrama. The stately matron lost suddenly every trace of that self-possession which was her stock-in-trade. Her clenched hands were quivering, and she started towards Jed Rusher as if she would seize him by the throat.

"Control yourself, madam," said Jed with dignity which was truly splendid-he had rehearsed it at least a score of times. "You are making assumptions for which you have no warrant. I say again, there is nothing to be gained by discussing that question. I have come

here to see Lulu Belle."

"Indeed! You imagine I will permit you to see her?"

MOUNTAIN CITY

"I know that you will when you understand my purpose."

"What do you mean?"

"In the first place, let me make clear-I know what measures you contemplate in this trouble."

"Oh, you do! May I ask how you know?"
"You may ask, but I shall not answer. I simply convey to you the fact that I know, and that I don't intend to permit it to happen."

"And what makes you imagine you can give orders

to me in my home?"

"I have the right of every citizen, Mrs. Macy-to prevent a crime. It is a crime against the laws both of God and man which you are planning, and I assure you, I do not intend to let it be committed against that innocent child."

In the plans of the general staff it had been set forth that at this stage of the campaign it would not be definitely known that Lulu Belle's Mamma was planning a crime against the laws both of God and man; but almost certainly she would be planning it, and the way to ascertain would be to make the charge and watch her face. Jed now saw his victim quail and turn white, and knew that he had scored a hit, and should follow up that line of attack.

"Mrs. Macy, let me make clear to you my purpose without any delay or beating about the bush. Lulu Belle is going to have her baby."

'Oh! Monster!"

"She is going to have her baby, as she wants to do, and as it is her legal and moral right to do, and nobody is going to take it away from her. I am going to see her, and explain to her what her rights are, and the crime she will be committing if she lets her mother have her way. Is that clear?"

The woman was glaring at Jed with such concentrated fury that he really wondered if she was going to strike him. But no; suddenly she stepped to one side and opened the door. "Mr. Rusher, be so good as to leave

my house at once! "

Jed took from his breast pocket a little notebook, and opened it. "You had better close the door again, Mrs. Macy. I am going to read to you a passage from the

Compiled Laws of this State, Session Laws of 1891, page 122, Section 1." Jed began to read, in a grave and solemn voice: "And every person who shall administer, or cause to be administered or taken, any such poison, substance, or liquid, or who shall use, or cause to be used, any instrument of whatever kind, with the intention to procure the miscarriage of any woman then being with child-"

Jed stopped for just the fraction of a second, to permit his auditor to shut the door hastily. Then he

resumed his low, measured reading:

"-and shall thereof be duly convicted, shall be imprisoned for a term not exceeding three years in the penitentiary, and fined in a sum not exceeding one thousand dollars; and if any woman by reason of such treatment shall die, the person or persons administering or causing to be administered such poison, substance or liquid, or using or causing to be used any instrument as aforesaid, shall be deemed guilty of murder, and if convicted, to be punished accordingly, unless it appears that such miscarriage was procured or attempted by or under advice of a physician or surgeon with intent to save the life of such woman or to prevent serious and permanent bodily injury to her."

"Now, Mrs. Macy," said Jed, "there can be no question of any such danger in the case of Lulu Belle—"
"The child is barely fifteen years old!" cried the

frantic mother.

"Girls of that age are bearing children every day in this state, Mrs. Macy; and none of them is more fit than your daughter."

"Concerning that, Mr. Rusher, the law appoints the

surgeon or the doctor, and not you, as the judge."

"The law will not leave it to a surgeon or doctor whom you have hired, Mrs. Macy. And anyhow, that has nothing to do with my purpose, which is to inform Lulu Belle as to her rights, and to read this law to her."

"You are not going to see my daughter, young man;

so let me have no more such insolence! "

" Is that your final decision?"

" It is."

"All right, madam. I notice that you have a telephone on the table, and I take the liberty of using it." 161

He stepped to the 'phone, while the woman stood, taken aback by his move. He took the receiver, and called: "Argyle 5000," and waited.
"What are you going to do?"

"What are you going to do?"

Jed made no reply. There came a voice over the 'phone: "Mountain City Mail," and he said: "I wish to speak to Mr. T. J. Goodson."

Mrs. Jane Macy emitted an anguished cry, and sprang in front of Jed with her two hands clasped together, twisting them in her distress. "No! No!" To the members of Mountain City's world of wealth and fashion the name Jed had pronounced was precisely the most horrible of all names in the world; that of Satan was nothing in comparison. "No! No! No!" said Mrs. Jane, over and over again in what might be described as a whispered scream. "No! No! No!"

"Hello. T.I." said Ied suddenly. "This is your

"Hello, T.J.," said Jed suddenly. "This is your

friend Jed-

At which instant Lulu Belle's Mamma made a leap, and grabbed the 'phone and tore it from his hands and clapped the palm of her hand over the mouthpiece. "No! No! You may have your way! You may see her!"

So Jed stepped back from the 'phone, and Mrs. Macy

hung up the receiver, and then sank into a chair, half swooning. "Oh, monster!" he heard her whisper, but he didn't mind that, for every great man has to be called bad names. He stood waiting, until she had recovered at least part of her self-possession. Meantime, he was smiling at the other end of that wire wondering what City Mail at the other end of that wire, wondering what had happened, and who was his mysterious "friend Jed." Needless to say, Jed Rusher had never met the great ogre of Mountain City, but had simply been "bluffing," according to the campaign plan of his highly efficient general staff.

How had Jed got all that information, which had enabled him to play the rôle of protecting angel to Lulu Belle, and emissary of Beelzebub to Lulu Belle's Mamma? Jed had had three months in which to prepare this series of events, and in that length of time a really capable man can find out almost anything. He had gone to his friend Dick Sunstorm, who, having knocked about the world for several summers as book-agent and high-class pedlar, was not inexperienced in the arts of gallantry, and possessed the necessary knowledge for playing the "woman game." Jed had begun sounding him out on the subject of girls "in trouble," and the efficient salesman had been gleeful, taking it for granted that Jed, the pious Methodist, had been "cutting up" like other college youths. In vain did Jed assure him that it wasn't for himself that he wanted to know, but for a friend.

However, Dick had given him most of the information he needed. As for the legal quotation which had produced such a profound effect upon poor Mrs. Macy, it had been got by the simple device of asking the omniscient lady at the library desk for a book containing the laws of the state, and then looking up the word "abortion" in the index. So easy it is to simulate omniscience—when you have had four years of high school and two of college to put you on to the tricks!

Mrs. Jane summoned the butler, and told him to send Lulu Belle to her. When she appeared, the mother said: "Mr. Rusher wants to talk to you"—and then she seated herself in a chair, prepared to supervise the interview! It was necessary for Jed to say, politely but firmly: "You will excuse me, Mrs. Macy, I must talk to Lulu Belle alone, and I must have your assurance that our talk will not be interrupted or overheard." The great lady took a deep breath, and an explosion seemed imminent; but she saw the "monster" turn his eyes towards the telephone again, and without a word she swept herself from the room.

Poor Lulu Belle! She had grown up all of a sudden, it appeared. There were tragic lines down the sides of her mouth; the colour had gone out of her cheeks and

into her eyelids. "You've been having a hard time!"

said Jed sympathetically.
"Oh, Mr. Rusher," she burst out, "you can't imagine it! Mamma has said the most awful things! She called me names-I don't even know what they mean, but she says I'm depraved, and no decent person will ever speak to me; I've ruined the family, shamed her before the whole world. Why is it, Mr. Rusher-if it is so awful, what I did, why did she never warn me? Why wouldn't she tell me, when I asked about babies? Couldn't she have told me what people do when they get married, and that you mustn't do it before you get married? How was I to know?"

"She ought to have told you, Lulu Belle. If I had imagined that she wouldn't, I'd surely have told you

myself."

"Oh, if you only had been kind enough!"

"The first time you spoke to me, I didn't understand the situation. The second time it was too late. Of course, I might have warned you how angry your Mamma was going to be; but I knew it would make you unhappy, and what was the use, when maybe you weren't going to have a baby at all?"

"I never would have believed my mother could say such words to me! I haven't done a thing but cry ever

since-"

She started to prove it; and Jed, who had an aversion to female tears, said quickly: "The thing we have to do now is to decide about the future. What does your mother say?"

"She says I don't have to have the baby, she can take

me to a doctor, and he'll fix it so it won't happen."

"I knew she'd say that, Lulu Belle, that is why I came the moment I got your letter. I must tell you, that is one of the most wicked things people can do, and you must not let it happen to you. It is really a human life you have in you, and when the doctor does what your mother wants, he is committing murder, and so is your mother when she pays him to do it."

Once more Jed pulled out his notebook, and read to

the frightened child the grim phrases of the law.

"Oh, Mr. Rusher! Mamma can't know about that! "

"She does know, Lulu Belle, because I read it to her It wasn't anything new to her, she made that plain."

"You mean she would be willing to do something she

knew was so wrong?"

"I mean this: your mother is frantic, and not responsible for what she is saying. She would take any risk to avoid the disgrace of letting you have a baby before you are married. You'll simply have to realize that you can't count on her in this trouble; you'll have to think for yourself."

"Papa is coming; surely he won't be that way!"
"I'm afraid he'll be exactly the same, Lulu Belle. Where is he?"

"He was in Chicago, and Mamma telegraphed for

him; she says he'll be here to-night."

"I don't want to frighten you," said Jed, "but you must expect to find him even angrier than your mother. He will try his best to make you go to a doctor, and have this dreadful thing done to you. It is called an abortion, and it's a wicked, wicked thing."

Poor Lulu Belle! The few traces of colour went out of her cheeks, and her eyes became wells of tears. "Mr.

Rusher, what am I going to do?"

"Make up your mind that your future is at stake, and you have to look out for yourself. You have a right to have your baby, and you must do it, no matter what anybody else says. If you let them take you to a doctor, you might die of blood-poisoning, and then your mother and father would be murderers, and they would carry the guilt of it all their lives. Again, an accident might happen, you might be fixed so that you could never have a baby again as long as you live. So you would never be happy, and your husband would never be happy, if you should marry; your life would be spoiled."

She was staring at him, wide-eyed. "I can't believe that my mother and father would do such things to me! "

"They would do anything in the world, Lulu Belle,

rather than have this disgrace."

Sitting by a centre table, she bowed her head upon it and burst into sobbing. "Oh, what is to become of me? "

"The first thing you must do, is to make up your

mind that you are going to have that baby. Don't let them say anything to dissuade you, and above all, don't let them do anything. They won't dare to use physical force upon you."

"But Mamma said I was a vile creature, and she wouldn't have me in the house. What would I do if

she turned me out?"

Jed got up from his seat and went to the door of the room and opened it and looked out. Then he closed it again, and came back to the child. What he had said so far he had said already to Lulu Belle's Mamma; but now he had something that was for Lulu Belle alone.

He drew his chair close, and began in a low voice: "Listen, Lulu Belle, there is one way out of your trouble, and I'll explain it to you. Stop crying, please."

She was ashamed of her tears; instinct no doubt told her they were not pretty. She turned her head aside and wiped them away with her handkerchief, and then gazed at the nice Mr. Rusher with those big, wide blue

eyes.

'You must understand, I've been thinking about this ever since you told me what you had done. I knew you were going to be in a fix, and find your parents cruel and mean. So don't think this is a sudden notion, it's something I've been thinking over from every point of view. The way out of your trouble is for you and me to get married."

Lulu Belle's mouth came open, as well as her eyes, and she caught hold of the arms of the chair. "You and I? Get married! Why, what an idea!"

"Just see how it will be. You will have a husband,

so right away it will be natural for you to have a baby. Nobody will be disgraced, and nobody will have any cause to be angry. Instead of turning you out of the house, they'll send you nice presents, the way they did with your Cousin Marian when she had her baby."

"But then, why doesn't Mamma think of that?" "She probably couldn't think of anybody who would marry you. She would think you were disgraced by what you had done, and no good man would be willing to marry you. But I know how it is, Lulu Belle, I know you aren't bad at all, as your Mamma thinks—it was just because you were ignorant, and didn't know what you were doing. So I would be willing to marry you."

These were the first kind words Lulu Belle had heard in the past two days, and a light began to dawn in her face. "You would do that just to help me in my

trouble? "

"No, not entirely. Because I know that when this is all over, you'll be happy again, and you'll learn to love

me, and make me a good wife."

"It's very good of you, Mr. Rusher, and I'm ever so grateful; but you see how it is—it frightens me, because I never dreamed of getting married. Why, I hardly

know you at all! "

"Of course, Lulu Belle, but the trouble is, you're going to find that you hardly know anybody any more. All your relatives and your friends, when they hear about the baby, will behave exactly like your mother, and you'll be left all by yourself."

Again the tears started. "Oh, I don't know what to make of all this! It seems as if the whole world had

gone crazy."

"I tell you, my dear," said Jed gently; "the best thing to do is to let them be crazy for a while, and get away from them. I don't know any other solution but the one I tell you. I'll say that the baby is mine—that I'm the father of it—and nobody'll ever know the difference. Your mother already believes that."

"How do you mean?"

When I came here to see you, she naturally assumed I was the man who had caused you to have the baby; else why should I have anything to do with you? Other men would say you were a bad girl, and not come near you. She charged me with that, and I didn't say yes or no—because I meant to ask you to marry me, and if you do, we'll simply let her go on thinking what she does. It'll be better, because—here is something else you may not understand—people wouldn't think it was right, if they knew I was taking care of another man's

child. They'd think it was a disgrace, and they'd laugh at me."

"Then you'd really be making a sacrifice for my sake, Mr. Rusher! "

" It would be, if the truth were known; but how can

it be? That boy will keep the secret, won't he?"

"Oh, yes, I know he will! He's really a nice boy!" "And nobody else will know but you and me. Or one other, your Grandpa. I would go right away and tell him the truth; because, you see how it is, he employed me and trusted me-it was at his home that I

met you, and if I were to run away with you and marry you without your mother's consent, he would think it was dishonourable unless he knew the real reason."

"You think he wouldn't say I was a wicked girl?"

"He is a wise and kind old gentleman, and he'll

believe you when you tell him how it happened."

"Mamma wouldn't believe me, Mr. Rusher! At least, she said she did, after a while, but I can't be sure if she does in her heart. I can't make out what it is she thinks about me, or what there is so wicked about it."

" All that will be over the moment we get married, Lulu Belle; it'll be like a bad dream that you wake up from. Your Mamma will be happy again."

"But then, why do we have to run away? Why not

tell her? "

"We'll tell her as soon as it's over. You see, besides the baby, there's another matter—your mother thinks I'm a poor man; she has seen me working for your Grandpa, and she'd think I wouldn't be able to take care of you. But that has all changed in the past few days-my sister and I inherited some money, and I've just been up into the country and bought a big rancha thousand acres-and there's oil on it, and very soon I'm going to be a rich man, even richer than your Papa, perhaps. So I'll be able to take good care of you, and there'll be nothing for them to worry about."

"Why not tell her that?"

"She wouldn't believe me, Lulu Belle. She'd say I was marrying you to get her money, and your Grandpa's, maybe. No, this is your affair; I am telling you the truth, just as you told me, and you have to make up your mind if you're willing to trust me."

She sat with the big, candid blue eyes fixed upon his face. "Would you really be good to me, Mr. Rusher?

You wouldn't despise me because I had been bad?"

"No, I wouldn't, because I know you. I thought all that over a long time. If I didn't know how it happened, I wouldn't be willing to tie my life to yours. I don't have to marry a girl just because her parents are rich—I assure you I can make my own way in the world, and I'd have no trouble finding a wife, and have my own baby."

"What would we do. Mr. Rusher? I couldn't go on

staying here if I was married, could I?"

"We'd have a lot of fun, Lulu Belle. I've got the loveliest ranch you ever laid eyes on-it's high up, near the mountains, and there are beautiful views, and places to ride, and hunting and fishing. And a nice housewe'd keep rabbits and chickens, and dogs if you like them, and horses. I thought about you when I bought it-because, you see, I've had you in the back of my mind ever since you told me the situation, and I knew what was probably coming. We can live there, and you have your baby-of course, you'll have to go to a city while it's born, to be near a doctor, but then you can come back, and we'll stay there if you like it, or go somewhere else. I'm going to drill for oil on that ranch, and make a lot of money, but there's plenty of room in a thousand acres, and it wouldn't be spoiled for a home."

She was gazing at him, fascinated. Such a strange idea to get married and have a husband! Jed saw her appraising him with new eyes; he could imagine the procession of ideas going through her mind. Did she realize now what marriage meant? No doubt; but he would go on talking about ranches, and pets, and babies,

and oil, and other safe and entertaining subjects!

"I don't know," she said at last, "it's such a queer idea! I wouldn't have a governess any more, or go to

school, as Papa was talking about! "

Jed smiled pityingly. "Dear child, you don't realize the situation. You can't go to school or have a governess anyhow."

"You mean-on account of the baby?"

"Of course; they wouldn't let you into any school;

it can't be kept secret, because it'll show in your body, and they'd turn you out as soon as they realized it.
And your governess—what's her name?—Miss Partington—she would run away in horror if she got a hint of such a thing."

Again Lulu Belle's eyes began to fill with tears. "Mamma has sent her away already; she told her I was to be sent to school."

"You see, my dear—it's all just as I say! I suppose she's keeping it hidden from the servants."

"She's in terror about their guessing it."

"But they're bound to know there's something wrong seeing you not going out. Pretty soon you'll have scandals starting, and people trying to blackmail your mother—that is, making her pay money to keep the secret. There's a wicked man who publishes a newspaper in this town, and servants bring him secrets like that, and people have to pay him huge sums of money to keep him from publishing their disgrace. That is what your Mamma's so afraid of."

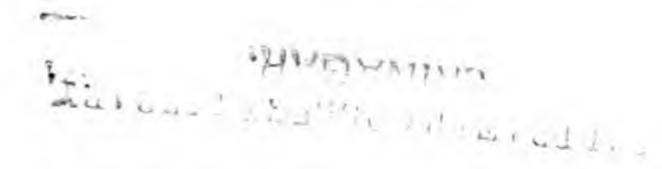
Lulu Belle sat staring through streams of translucent tears. All the world had turned into one gigantic nightmare; but here was this wise, all-understanding Mr. Rusher, the one sane person, the one friend who held out a hand. "You're sure that if I were—if you were

to marry me all this would be over?"

"Certainly, my dear. See for yourself! You'll have a husband, and that makes all the difference there is. If you have a husband it's respectable to have babies, as many as you want. It won't have to be a secret, and nobody can be angry with you."

At which Lulu Belle clenched her hands, and started suddenly from her chair. "All right!" she whispered.

"Let's go!"



CHAPTER XIV

YOUNG LOCHINVAR

I

JED betook himself to the office of the County Clerk, and said: "I want to get married." A licence blank was handed to him: "Know all men by this certificate, that any regularly ordained minister of the Gospel authorized by the rules and usages of the church of the denomination of Christians, Hebrews, or religious body of which he may be a member, or any judge or justice of the peace to whom this may come, he not knowing of any lawful impediment thereto, is hereby authorized and empowered to solemnize the rites of matrimony between Jed Rusher, of Mountain City, and Lulu Belle Macy, of Mountain

City," etc.

There were a lot of blanks to be filled in, "Previously married . . . divorced . . ." and so on, but nothing about the age of the parties, or parents' consent. Jed thought he was going to get by that part; but when the clerk came to sign, he said: "How old are you?" and then: "How old is the lady?" Jed answered to the first question: "Twenty-two," and to the second: "Nineteen." Said the clerk: "Since I don't know you or the lady, I have to ask you to make affidavit that you are both competent to marry." He made out the form, and Jed took the oath, but not without some inner quaking. He had seen and heard so much of blackmailing that he had made up his mind never to break any law without a good lawyer's advice. Now he walked down the street, knowing that he had committed an act of perjury, and very uneasy about it.

Better take no chances! He went into one of the big office buildings, and took the elevator to the top floor, and wandered up and down the corridors, seeking a lawyer's sign which looked sufficiently inexpensive. At last he went in on chance and found himself confronting a slender, dark young man of thoughtful but smiling features. "I am a working student at the university," Jed began, "and I want to marry a girl, and need some advice from a lawyer who won't charge me too much."

Said the other gravely: "I'll charge you five dollars, and make it a wedding-present to the bride. What's

wrong?"

"Well, we ought to get married, you understand, but the girl is under age, and I don't think her parents would favour me, because I'm earning my living. I went to the County Clerk and he asked me her age, and I said nineteen, and then he made me swear to it, and of course that worried me, and I thought I ought to find out how much trouble that might get a fellow into." Jed had grown rather red while he made this speech, and now he stood, with a return of his old ranch manners, holding his straw hat in his hands and not knowing just what to do with it.

In an inner doorway stood the young lawyer's partner, an Englishman with a round and rosy face, and not much hair on top. "Young man," said he, "you've come to the state's most eminent authority on the subject of our marriage laws. He has just won a case!"

"I'll tell you the story," said the other lawyer. "A young fellow off a ranch was nineteen, but his parents wouldn't let him marry, so he swore he was twenty-one, and got married, and then his parents had him prosecuted for perjury. I defended him, and this is what I pleaded: Our law does not specify that to be competent to marry, the man must be twenty-one and the woman eighteen; all it does is to impose a fine on a minister who knowingly marries a minor without the parents' consent. Since the law does not specify the ages, the common law stands, which is twelve for the girl and fourteen for the man. So the clerk had no legal right to ask whether my client was of age, and since it is not perjury to answer falsely an immaterial question, the case should be dis-

missed. The court sustained my objection, and there you are."

"Thank you," said Jed; "then I don't really have to

worry?"

"If you get into trouble, I'll get you off by the same trick. But unless you can fool the preacher who marries you, he might have to pay a hundred dollars fine."
"Thanks again," said Jed. "I'll do my best to fool

him."

He took out his purse, but the lawyer laughed, and said: "That's all right, give it to the bride with my compliments." So Jed thanked him again, and also thanked the Englishman with the round rosy face and the bald head. As he went to the elevator, he was thinking to himself: "What a lot of tricks in the law, and how you have to watch out! " Also he was thinking: "Those are nice fellows, but when I get a lawyer, I want somebody that's mean."

II

Jed went to the nearest telephone-booth, and called the home of the Reverend Alonzo Timothy Glaub, the young assistant at the Salvation Methodist Church of Mountain City, where Liza and Jed had worshipped ever since coming to town. The young preacher had been a boarder of Liza's when he first came to his charge, and now he lived in a cottage with his old mother for company. Nobody could be more good or respectable, and Jed was fully resolved to see to it that he should not be fined a hundred dollars.

" Is the Reverend Glaub in?" he asked, and then, a minute later: "Reverend Glaub, this is Jed Rusher. How do you do? How is your Ma? I'm glad to hear that. Yes, we're all fine at the boarding-house. Reverend Glaub, I want to tell you I'm going to get married. Yes, yes, thank you. She's a granddaughter of my employer, and a very nice young lady. Yes, I was wondering if you would perform the ceremony? Thank you, that's very kind. My sister will come along, of course. It is to be right away, that is, as soon as con-

we'll come over to your home, if it's agreeable to you. Yes, thank you so much, yes. I have the licence. My sister will be one of the witnesses, and your mother can be the other, if she doesn't mind. Thank you, that's kind of you. We'll be there soon. Yes, thank you again. Good-bye."

Next he called Liza, who at this hour of the afternoon was generally in the kitchen, seeing that the cook got the roast and the vegetables prepared and started

cooking.

"Liza," he said, "don't be too much shocked, please, by this news: I am going to marry Lulu Belle, Mr. Warrener's granddaughter. Yes, Liza, it's all arranged. The reason was, I didn't know if she'd have me. Yes, of course she's a good girl, none better-you don't have to worry about that. We're going to be married by Reverend Glaub, at his home, right away, and I want you to come there as quick as you can. Yes, of course, I wouldn't think of having it without you, but I want you to be quick, please-just run upstairs and slip on your best dress, and I'll send a taxi-cab to the house for you, and give the man the address. It's in the book, in case anything goes wrong. Yes, I've 'phoned Reverend Glaub, and I've got the licence. That's the trouble, I don't think her parents would consent, they're awful snobs, you know, but they'll have to make the best of it when it's over. That's one reason you mustn't fail to be there-and don't let Reverend Glaub know it's so sudden, just be natural and matter-of-fact about it; plenty of people get married all the time. And please, Liza, be nice to Lulu Belle; she'll be frightened, of course, and this will make a deep impression on her, and I do want her to like you all her life, so make it clear to her that you are kind, and welcome her as your sister-in-law. No, you don't have to worry, I'm no fool, and I know what I'm getting; I've been thinking about this for three or four months. Yes, I told you, of course she's all right; she goes to the Episcopal church. and has an Episcopal governess. If anything is said about her age, please just leave that to me, don't you worry, I've been to see two good lawyers about it, and I know exactly what I'm doing. I can't stop to talk

now, and don't you stop for too much fixing—the cab will be at the door."

After which Jed went out on the street, and hailed a taxi-cab-he was moving up in the world now, and learning to take his comforts as a member of the privileged classes. He instructed the driver to proceed to the boarding-house, and take a lady to the Reverend Glaub's address. It was important, he said, and gave the man half a dollar, to make sure he did not fail; incidentally he took the licence number of the cab, to make sure the man did not run off with the half dollar. Then he stopped a second cab, and instructed the driver to take him to the fashionable suburb where Mr. Wallace J Macy had his subdivision, with his Italian Renaissance mansion of yellow brick with marble trimmings.

III

Another young Lochinvar had come out of the West, and the fact that it was the Rocky Mountains, instead of the highlands of Scotland, made no difference in his feelings; neither did the fact that he was carried by thirty horse-power instead of one. Jed's heart was thumping so hard that it hurt. The critical moment was at hand, and if he got away with this, his whole future was safe. It was not cowardice, or excess of "nerves," but ordinary common sense that caused him to imagine every difficulty that might arise. Suppose Lulu Belle had been physically locked up? Suppose her mother should see her trying to slip out of the house, and should seize her? Suppose there should happen to be a policeman passing? Suppose that Wallace J. Macy, Real Estate and Insurance, should get back from Chicago by an earlier train, and be arriving at the door of his home? Jed had met him once in Mr. Warrener's room—a hearty blond gentleman with bristly hair cut short, enjoying the best of health and great decisiveness of manner; he would be a person far less easily frightened than his wife.

The programme which Jed had laid out for Lulu

Belle was of the simplest. She was to say to her mother that she felt ill, and would go to her room and lie down, and not discuss what the visitor had said. Lulu Belle's room was in the front of the house, where she could look out of the window; and when she saw a taxi-cab standing on the other side of the street, she was to slip downstairs and out by the front door. She had sworn to Jed that she would do this, even if she had to break away by force. He had adjured her not to let herself be restrained, for her whole future depended upon it; at the last extreme, she must run to a window and call to him, for he would know a way to persuade her mother!

The cab arrived at the appointed spot, and Jed said to the driver: "Wait here, I expect a young lady. Leave your engine running." Since the driver looked like the right sort, and since all the world, except the relatives, sympathizes with young Lochinvar, Jed added: "We're going to get married, and if you get us away

good and quick, I'll give you an extra dollar."

Said the driver: "Must be some dame that comes out o' that house! " He looked at Jed admiringly, and the young Lochinvar tasted the first of those thrills which were to be his, as member of the Macy-Warrener clans.

The engine of the cab was running fast, but Jed's inner engine was beating it. Never would he have supposed that a human heart could thump on human ribs in such fashion, or that it could be made to kick and buck and stop and leap again by mere thoughts in a human head-images of wrestling matches between a fashionable society matron and her daughter, images of policemen strolling down the street, of fathers

arriving suddenly from Chicago.

But nothing of that melodramatic sort happened. The front door of the Italian Renaissance mansion opened suddenly, and there came the "dame" across the wide lawn, with all the speed of two long unencumbered legs. Thank Providence for that new fashion in skirts, which made it no longer possible to tell flappers from their grandmothers! Jed threw the door open and slid out of the way, and in came a gasping whirl-"All right?" he whispered, and then, to the wind. driver: "Step on it!" He reached over and slammed

YOUNG LOCHINVAR

the door, and the engine gave a rush and away they went-

She is won! We are gone, over bank, bush and scaur; They'll have fleet steeds that follow, quoth young Lochinvar! you a new york was book cheek cheek and

and the register to many the time of time of time of the time of the time of time

. . . Kel winer

They came to the home of the preacher, and Jed paid the taxi-driver, and remarked: "We'll be travelling on pretty soon, if you want to wait." He gave Lulu Belle his hand to help her from the cab, and took her under the arm to support her if she was weakening, and in they went together. There were the preacher and his mother, and Liza in her best dress, with hair to which she had put the finishing touches in a speeding taxi. For several minutes she had been sitting in the young minister's parlour, quaking inwardly, but keeping up a good front. Yes, she had known of her brother's engagement for some time; yes, it was a very lovely young lady-her parents were rich, but Liza would not hold that against them, since they were good people. They were Episcopalians, unfortunately, but she hoped the bride would attend her husband's church. Poor Liza, she had hitched her ranch-wagon to a star, and now was whirling through space so fast that she could not see the landscape, nor do anything but hold on tight!

There was handshaking all round, and Liza did exactly what Jed had ordered-wise Liza!-she kissed the frightened Lulu Belle on both cheeks, at the same time thinking with horror: "Why, she's nothing but a child! Can Jed dare to run off with such a young thing?"

But Jed offered no explanations. To the sun-andwind-tanned young preacher—just off a ranch, like Jed himself—he said: "Here is the licence, Reverend Glaub. This authorizes you to perform the ceremony."

The other took it, and studied it carefully; then obviously ill at ease, he cleared his throat twice, and

said: "How old is the bride, Mr. Rusher?"

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" Nineteen," said Jed without a quaver.

"She-er-that is, she doesn't look-er-"

"I know, Reverend Glaub, she looks young, but she

is nineteen. Aren't you, Lulu Belle?"

"Yes, sir," said Lulu Belle—having been told to say that, and not a word more, excepting for "How-do-

you-do," and maybe "Thank you."

Said Jed, the man of action: "At the office of the County Clerk I made affidavit that she is legally competent to marry; and so that relieves you of all responsibility, Reverend Glaub. This licence is your authority, and you don't have to go back of that."

"No-I suppose not," said the young man. Evidently he had not studied the law so thoroughly as his visitor. "I suppose it's all right, but what about

her parents? Do they give their consent?"

At which point came an unexpected stroke of Providence. It was the voice of Liza, firm and decisive: "Reverend Glaub, I am sure the young lady is nineteen."

"Oh!" said the other, much relieved. "That's all right then." And without more ado he proceeded to pronounce the magic questions, and Jed and Lulu Belle gave the proper answers, and they were declared man and wife.

Jed got his first kiss then, and it was hard to say whether he or his bride were the more frightened. Liza did the handsome thing; there was something wrong, her instinct told her, but it was Jed and Jed's own against all the world for Liza; and so she offered Lulu Belle the hospitality of the boarding-house. But Jed said no, they were going away, only first they must see the bride's grandfather, Mr. Warrener. It was interesting to note the astonishment of the young preacher at this, for he had failed to realize the social importance of the event at which he was presiding.

Jed asked to use the 'phone, and he called the Macy home, and asked for Lulu Belle's mother. In quiet and

measured tones he spoke as follows:

"Mrs. Macy, this is Jed Rusher. I want to let you know that Lulu Belle and I are married. Yes, married. We are at the home of the minister who performed the ceremony. I want you to know that Lulu Belle is all

right. Of course you will want to attend to giving the news to the papers, so let me explain that the minister is a good friend of mine, and I am going to ask him not to deny anything you care to say. If you want to say that you were present at the ceremony, and that Mr. Macy was present, that will be all right, and no one will ever know the difference. Lulu Belle and I are going away on a trip. We shall call you again before we leave; this is just to advise you that everything is all right. The name of the minister is the Reverend Glaub—G-L-A-U-B. Good-bye, Mrs. Macy."

Then to the breathless preacher and his mother, Jed explained: "Lulu Belle is the daughter of Mr. Wallace J. Macy, and if the parents want to say that they attended the ceremony, don't deny it, please. It won't do any harm, and you won't have to say anything that isn't so. If anybody asks you, just say that you married us to-day, and that all information concerning the event will be given out by the bride's parents. Say nothing

more."

Oh, certainly, certainly! "said the pair in chorus; and Liza stood amazed at the conduct of this ugly duckling she had raised to be a great swan. How little she had dreamed, while he was being lectured out of the etiquette book, and hearing the genteel conversation of boarders and college students, how completely he was grasping the master-class psychology and making it his own! So that from the first hour of his dealings with the mighty ones of the earth, he would never offend their delicate sensibilities; so that from the moment he joined their clan, he would act and speak as if he had spent all his days in the Garden of Privilege!

V

[&]quot;We're going to see Mr. Warrener now," Jed announced, and they bade farewell to Liza, and went out to the waiting taxi, whose driver was one large grin. When they got to the mansion on Fremont Plaza, Jed told Lulu Belle to wait in the library while he broke the

news. He went upstairs, and found the faithful Miss

Lucile reading to his patient.

"So you're back again, Rusher!" said the old gentleman, his face lighting up with pleasure. "Well, what did you find?"

"It's quite a long story!" said Jed. "Maybe you

don't want to be interrupted now."

" No, indeed, my sister-in-law will be glad to have you back on the job." Thus tactfully dismissed, the old lady closed the book, and gathered up her sewing things, and retired.

Jed Rusher cleared his throat. Somehow this was the hardest part of his adventure. "Mr. Warrener," he said, and felt the blood beginning to mount in his neck and cheeks, "so much has happened to me since I saw you last that I hardly know where to begin. I have done something that I hope you won't take exception to."

"What is it, Rusher?" The old gentleman displayed one of his quizzical smiles. "Have you started to drill an oil well?"

"Much worse than that, Mr. Warrener. I hope you won't mind it too much. I have become your grandsonin-law."

The smile vanished like a light switched off, and amazement wrote itself upon the old man's face. "You -what?"

"I have just got through marrying Lulu Belle."

"You-Lulu Belle? Are you crazy?"

Jed began to talk quickly. "It is a strange story, Mr. Warrener, and not easy to tell. I fear you won't believe me; but Lulu Belle is downstairs, waiting, and you can ask her about it-"

"Where did you marry Lulu Belle?"

"At the home of my pastor, Reverend Glaub."

"Do her parents know it?"

"Mrs. Macy knows it-I just 'phoned to her. She. didn't know it before."

"What-what-how did this happen?"

"You must let me tell the story, Mr. Warrener. There is no other way to understand. Three or four months ago Lulu Belle came to me—it was one day while you were asleep, and I was sitting in the next

room—and she asked me how people had babies. She was unhappy because her mother had taken her doll away, and she had just seen her Cousin Marian's new baby, and she wanted one of her own. Of course I told her that she should go to her mother with such questions; but she said her mother refused again and again to tell her. I thought the matter over for a week or two, wondering if I ought to speak to you about it. Then I decided I'd find out if her mother had warned her, so I asked her, and she told me she had talked about it to some boy she knew, and this boy had told her, and had agreed to help her to have a baby if she wouldn't ever tell his name."

The blood kept on mounting into Jed's face while he talked, as fast as his tongue could go. He knew that this was an absolutely incredible story, and the fact that

it had happened did not help him very much.

"Jed Rusher," said the old gentleman sternly, "did

you seduce that child?"

"As God is my witness, Mr. Warrener, I never touched her with so much as a finger. I had never even shaken hands with her. I kissed her for the first time after we were married in the minister's house. You may refuse to believe me, sir, but Lulu Belle will tell you, and you must know that she is not the sort who would lie."

"Go on, Rusher."

"Well, sir, of course I didn't know what to do. I thought I should tell you, but I knew it would mean a lot of unhappiness for the child, and maybe it wouldn't be necessary, perhaps she wouldn't be pregnant at all. So I kept putting it off; until this noon, I had got back from the country, and was coming to see you, when there came a note from Lulu Belle—she didn't have my home address, of course, but she had taken a chance and written to me in care of your office—here is the letter, sir, and the envelope, you can see for yourself."

Jed handed over the letter, and Mr. Warrener glanced

"I went to Mrs. Macy's home, and told her I insisted upon speaking to Lulu Belle. She didn't want to let me, but I told her I knew what she meant to do—to have an abortion—and that would be horrible, Mr. Warrener.

I was determined not to let it happen. I wanted to warn Lulu Belle. I don't know what you think about it-"

"Why didn't you come to me about this, Rusher?" "I didn't know what to do, Mr. Warrener. I was distracted. I had only one thought, which was to keep Lulu Belle's mother from calling in a doctor, or taking her to one. Her mother had been abusing her horribly, and the child was in such a state of desperation that I decided to act right away. I knew that if she married me, it would be all right for her to have her baby, and I was willing, because I know she is a good and dear child, and it was only ignorance that got her into this trouble. Of course, it is not so pleasant to think of having some other man's child, but that was done and couldn't be undone, and I thought it was my duty to help her. So I offered her that way out, and she accepted, and I went and got a licence, and she ran out of the house and met me, and we were married. We came right here the first thing, because you are the one person I owe a duty to, and I hope you will realize that I acted for the best."

"I think you owed it to me to consult me before you

took such a step, Rusher."

"The reason I didn't, Mr. Warrener, was because I know myself better than anybody else can. I know that I can make Lulu Belle happy, I know that I can not merely get her out of the trouble she's in now, but can be a good husband to her."

"You are very self-confident, boy."

"Well, I try to use good sense, and not start any-thing I can't put through. But when you know that you have certain powers, it is merely hypocrisy not to admit it. I have seen a good deal of Lulu Belle, and I think I understand her; also, I know I am going to make my way in the world, and be able to take care of her. I have been meeting a great many people since I came to Mountain City, and I don't think I'm below the average of brains."

There was a pause while Jed felt his soul being looked Finally the old man said: "I want to talk to

my grandchild."

"Yes, sir," said Jed with alacrity. "I'll send her up, and stay downstairs until you send for me."

went down to the library, and told his bride: "It's all right, he's taking it very nicely. You only have to tell him the truth."

"Well, of course," said Lulu Belle.

VI

When Jed was summoned into the Presence once more, he saw traces of tears in the old gentleman's eyes, and knew that Lulu Belle and her Grandpa had been having a love-feast. Also Jed knew that his future was secure, because no harm could ever come to him that would not harm Lulu Belle also.

"Well, now, what are you children planning to do?"

inquired the dispenser of all bounties.

"I want to take Lulu Belle away, Mr. Warrener; I think the one thing everybody needs is a rest. Her father's coming home to-night, and I think he'd better have some time before he sees Lulu Belle or me. He'd probably say things he'd regret later on."

Mr. Warrener smiled his assent.

" I thought I'd take Lulu Belle to the ranch. That's

the story I haven't told you yet."

So Jed began, and told the tale of his trip to the mountains, and the Cudliff ranch, and the open oil well, and his negotiations; also about the Nichols's place, and the two little brown squirrels; then how he had come back and made a deal with Ed Cudliff. He varied the story in only one detail; he didn't say he had taken the money with him, but that he had telegraphed to his sister when he got back to the railroad, and she had sent him some of the money she had got from an inheritance.

Mr. Warrener was laughing when his grandson-inlaw got to the end of that tale, and handed him the escrow paper from the bank, with the price and all the business details set down in it. "My boy," he exclaimed,

"I can't keep up with you! "

"Well, Mr. Warrener, what was I to do? There was oil, right out in plain sight, and somebody might come along any hour and snap it up. I figured that I wasn't taking much of a chance; I was sure you'd see

it as I did, and if you didn't, I would take it to some regular oil men."

"I'll back you, of course, now that you're into itand now that you're into the family. Can you get

possession of that ranch at once?"

"Not very conveniently, because Ed Cudliff has to buy another place, and has to move his family, and that will take time. What I thought was, we could buy the Nichols's place in the meantime."

"Oh! So you want to buy the other ranch, too! "

" I want to buy several of them, Mr. Warrener, if I can persuade you to see the proposition. Just consider; there's a long ridge, a mile or so wide, and running five or ten miles long, and if there's oil in the Cudliff place, there are the same signs in the Nichols's place, and there's a very good chance the pool runs the whole way under the ridge."

"You can't own the whole oil industry of the country,

Jed Rusher."

"No, but I can own that field, if I can persuade you to back me. If I had fifty or sixty thousand dollars cash, I could go in there quietly and buy up a big tract. You see the wonderful part about it, the land is mostly worthless, even for pasture, it's too high and dry, so it can be bought cheap; you know how the ranchers are fixed just now, a little real money seems like heaven to them. I'd get the whole thing cinched before I started drilling, or even dropped a hint about oil."

"What's your idea about drilling? You want to take

some oil people in?"

"No, sir, it's the last thing in the world I'll do, if I have my way. They'd simply try to hog it all, and there'd be a fight from the start. If I could persuade you to take a half interest, and let me go ahead on my own, I'd put a well down there in three or four months."

"You'd do it on contract?"

"No, sir, I wouldn't even do that. I've been reading all the technical books I can get, and I see that drilling is unsatisfactory as a contract proposition, there are so many uncertainties and delays. My idea would be to buy my own rig, and get drillers, and put the job through myself. I'd be right there, so I could watch it, and know exactly what I was getting for my money.

It's easy enough to hire technical knowledge; the main thing is to be a judge of men, and then to watch them, and let them understand that they can't fool you."

"I see," said Mr. Warrener respectfully. "You've

got it all laid out exactly."

"Well, I've had a lot of time to think about it; and naturally, I began making plans."

"You speak of living at the other ranch at once.

What will the Nichols fellows do? "

"They propose to sell the stock and all, so they could vacate at once; also, they have no women or children to move. What I thought was, I'd hire them to run the place; they're friendly little fellows, and would make good caretakers and foremen for the tract. I could put them up in tents for a month, until Cudliff got out of his place, and then I'd fix up a tenant-house; you can buy ready-cut houses and put them up in a jiffy."

"That's all right. Do you think you'll like to live on a ranch for a while, Lulu Belle?"

"Oh, Grandpa, it will be lovely! Mr. Rusher-that is, Jed, says I can have horses to ride, and all sorts of

pets. If only I didn't have to think of Mamma and Papa being so angry with me! "
I'll see about that," said the old gentleman, and took the receiver and called the Macy home. While he was waiting, Jed put in quickly: " I told Mrs. Macy she could give out the news about the wedding, and say that she and Mr. Macy were present. They could say it was after he got back from Chicago. The minister has promised not to say anything on the subject."
"A good idea," said Mr. Warrener. "If you

manage to think about everything as you go through

life, you'll lick the world, Jed."

The younger man smiled with pleasure, for it was exactly what he meant to do. Also, he noted that he was taken into the family, being called by his first name for the first time, both by his employer and by his wife!

VII

"Jane," said Mr. Warrener to his daughter over the telephone, "Lulu Belle and her husband are here in my room, and we have been talking things over. Yes, I admit it was rather sudden, but it'll turn out better than you have any idea, I think. He's a sensible young man, with no agnostic or radical ideas like your father, and you'll learn to like him as a son-in-law. He's a little too bent on getting rich to suit my taste, but you have no kick on that score, and he and Wallace will be bosom friends, I predict."

Mr. Warrener cast a sidelong smile at Jed as he said this; and Jed smiled in turn, for he was perfectly willing to "tell the world" that he was going to be rich. Also, he had no objection to Wallace J. Macy, Real Estate and Insurance—except that he thought it rather a piker's business, with a mass of detail and very small profits.

Mrs. Macy must have been uttering her anguish; for the old gentleman listened for a while, and looked alternately sympathetic and amused. "It seems to me you've got out of your troubles rather well, Jane. You've only yourself to blame, because you wouldn't teach your daughter about sex. They're going away and there won't be any scandal, unless you and Wallace make it, by going round with heart-broken faces. The best thing you can do is to cheer up in a hurry and put your mind on giving the right sort of announcement to the papers. No, it'll be perfectly safe. Say that the wedding was in this house, and was private on account of the state of my health; it was held this evening, and you and Wallace were here. The groom is a junior at Mountain City University, and the young couple have left for a thousand acre ranch in the Red Sandy Mountains, which the groom owns. Yes, he really owns it. No, he bought it with his own money. Your son-in-law is going to own more land than your husband ever dreamed of; he may save us all from the poor-house yet. Yes, they're going away to-night; I'll give them one of my cars."

It was one time when Jed didn't mind old Mr. Warrener's teasing; someone else was the victim of it, while Jed was treated seriously, his powers and talents appreciated; he was a member of the great clan, and his future was a matter of concern. "I'll give them one of my cars": just as simply as that did the great ones

of the earth settle problems!

The old gentleman hung up the receiver, and turned to the young couple again. "All right, now for business," he said. "Jed, I'll back you in your oil venture, and if you don't strike it, at least you'll have a big enough ranch! I'll put a hundred thousand dollars to your credit in the Fourth National Bank to-morrow morning, and you go ahead and buy the rest of that land you want, and get in your oil rig. What I exact in return is that you give Lulu Belle a half-interest in the entire thing, both the land and the oil company, as her separate property."

"Certainly, Mr. Warrener, but that's not enough, you ought to have a share also. It was your enterprise

at the start."

"No, my share is my granddaughter's. She's entitled to something from me; all the others have had it, and when she gets married, it's her turn. But neither of you say anything to anybody else about what I've done, for that's none of their business, and you try to keep out of the family wrangles—till after I'm dead, at least."

"Be sure of that, Mr. Warrener. We two are going

to make our own way."

"All right, that's settled. Take the 'phone, before Jermin leaves the office, and tell him to come up here. He's a notary, and he can get the papers ready in the library, and we can all sign them right now, before we forget what we've agreed, and start to disagreeing. And another thing, of course what Lulu Belle and you have told me about your private affairs is a matter not to be talked about, and nobody is ever going to know anything about that story. I gather that Jane thinks that you, Jed, are responsible for Lulu Belle's condition. All right, it won't do any harm for her to go on thinking it, you've done the best you can to make amends, and everything is all right. Is that all clear?"

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"Yes, sir," said Jed; and Lulu Belle began suddenly and unexpectedly to cry again, and kissed her poor old grandfather on both cheeks, and told him that he was too good, and she was too happy.

CHAPTER XV

TAR-BUCKET

1

JED RUSHER was the ranch boy who had found himself a wishing cap; he had used it freely, and got himself everything the heart of a ranch boy could desire. He went rolling out of the city that evening in a "de luxe" sedan, with a well-stuffed wallet in his breast pocket, and a blooming bride in the seat beside him. They spent the night in a palatial hotel at "the Springs," and in the morning sat at a magic breakfast table, shining with silver and crystal and snowy "napery"—so it was called in the etiquette book—and a waiter all smiles and bows, setting before each of them a silver dish of crushed ice, with half a big yellow grape-fruit in the middle of it.

By the side of his plate—such are the triumphs of civilization—lay a copy of that morning's Mountain City newspaper, brought down on an early train, so that Jed might read aloud to his bride the story, at once romantic and respectable, of how they had last night been married in the home of the bride's grandfather: a "love-match," according to the story, between a junior at the university, and the heiress of two of the city's great fortunes—sole heiress of one and part heiress of another. Full details about the greatness of both the Warreners and the

Macys, and a decorous explanation to the effect that on account of the grandfather's illness, the ceremony had been performed by his bedside, with only a few members of the family present, including the bride's mother and father and great-aunt, and the groom's

sister, Miss Elizabeth Rusher.

Jed imagined the Niagara of gossip which would now be pouring over the breakfast table at the boarding-house! And the envy of all his friends and classmates, now assembling for the new college term! Jed was not going to be there—Jed was through with education; he had taken his leap from the spring-board, and was cleaving his way through an ocean of gold—no, that metaphor would not do, something swifter was needed! Say, in the words which he had learned in his course on poetry from Milton to Pope, that he was "sailing with supreme dominion through the azure deeps of air!"

It was a fact that never before in his life had Jed written his name in the register of a palatial hotel, and never before had he tasted one of those mysterious big yellow grape-fruit. But he took it with quiet dignity, knowing that Lulu Belle had been used to such things all her life, and would be startled by the idea that any-body else was not used to them. Let her think that his exultation, his beaming smiles, were all due to the fact that he had captured her! That was the way to keep

her happy.

They did some shopping before they continued their journey. Lulu Belle had nothing with her, and he told her to get what she needed—and right there she taught him a lesson about the leisure classes. It wasn't her fault, it was the way she had been brought up, so Jed had to remind himself, and he kept smiling gamely while she went into the most expensive shops, and ordered whatever took her fancy, without even thinking to ask the prices. It was a riot, and pretty well filled up the back part of the sedan, and perceptibly lightened the wad in Jed's inside breast pocket. But that was all right, there was plenty more where this had come from, and half of it would always be Lulu Belle's.

They came to Mesa Verde soon after noon, and waited for a train from Mountain City, from which

stepped a tall, expansive young man in a showy plaid brown suit, carrying a suit-case in each hand and a beaming smile on his face: Jed's chum-or the nearest he had to a chum-Dick Sunstorm, fresh from the city that morning, pursuant to a telephone conversation which Jed had had with him on the previous evening. "Dick, I want to tell you some news, and don't fall over, I've married my boss's granddaughter, and I've got all the money there is, and I'm going into the ranching business on a new plan, with a big investment, and why do you want to waste your time with that fool college any more-come ahead with me, and I'll make you my business manager and start you off with three hundred a month, with your first month's salary the first day, and I'll raise you as soon as the business grows -meet me to-morrow and I'll take you up and show you the place."

So there was good old Dick with his wavy brown locks, handsome, talkative, somewhat vulgar, Jed knew, but good-hearted and loyal, a fellow he could work with, and give orders to, and know they would be carried out; a fellow with sound business sense, for all his flashy manners, as eager to learn and get ahead as Jed himself. Now he was so rattled he hardly knew how to walk down a station platform and lift his hat to a lady. He had read the morning papers, and couldn't take his eyes off Lulu Belle; he didn't have the nerve even to touch her hand. His excitement was honey to Jed, but he kept his manner of ease, and slipped Dick a cheque

for three hundred dollars on the quiet.

He took him to the sedan and got him settled amid the bundles of lingerie and sweaters and toilet articles and canned goods and mountain climbing boots and lace handkerchiefs and whatever else Lulu Belle had been able to think of needing. Jed took the steering-wheel, and away they went-and never would you have guessed that yesterday was the first time in his life that Jed had driven a high-powered car, or that his previous experience had been with a grocer's delivery truck, filling in time while his brother Tom was laid up with the mumps!

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They arrived that evening at the Nichols's ranch, and Jed said he had brought his wife and a friend for a little hunting. Nothing was said about his having just been married, and nothing about his business plans. To Lulu Belle he had already explained that nothing was to be said about oil, not even to Dick; that would all come later, after the land had been bought. Before the evening was over, Jed had taken the two little brown squirrels outside, where Lulu Belle would not be offended by the butchering operation, and had beaten down the price of their ranch and stock from fifteen thousand to ninety-five hundred dollars. He drew up a contract of sale, providing for a hundred dollars payment down, and had them sign it with Dick as witness.

Then he made them the offer to work for him, taking care of the place, and the Cudliff place which he had bought; he offered them fifty dollars a month each and keep, and they accepted with alacrity, and considered they had got rich. They agreed that next morning they would move themselves and their belongings, including the half-witted nephew, out of the main house into an old carriage-house where they could make out temporarily,

until the move was made to the larger ranch.

Next morning, leaving Lulu Belle in the care of the amiable squirrels, Jed and Dick set out on what they pretended was a look at the country, but was really a land buying expedition. In the course of the morning Jed hired a car from one of the neighbouring ranches so that he and Dick could work separately; and when they met at the Nichols's place that evening and compared notes, they found that they had options on several of the ranches along the ridge, purchased by small down payments, at prices ranging from five to fifteen dollars. an acre. Dick was elated to discover that he had paid less than Jed; and that was all right with Jed, it was proof that he had hired a first-rate business man. Nor did he mind having his friend think him out of his mind; he listened smilingly and said it was all right, he knew there wasn't much water on this land, but he had a new

scheme, it would work out all right, and all Dick had

to do was to obey orders and not talk.

Jed had most of the ranchers from Coyote Arroyo in town next day, together with their wives, and the escrow department at the bank did more business than it had done in any previous month. The ranchers got together, of course, and realized that something was "up"—a big capitalist from the city was buying up the whole neighbourhood, and they quickly guessed the reason. They decided that they were being "swindled," but what could tney do? They had accepted money payments, and they and their wives had put their signatures to contracts of sale, which the escrow officer at the bank had to tell them were binding, and so likewise said the one lawyer the town boasted. Jed had received in the mail a letter from the faithful Jermin, enclosing a letter of credit which he had presented to the bank; so he was good for a hundred thousand dollars, and all the deals went through on schedule-all but one, in which the wife became hysterical and refused to sign, and since it was a homestead, her signature was necessary. But that was all right with Jed-he had a law-suit which would take a year or two, and cost him a few hundred dollars, but in the end he would get the title.

Meanwhile Jed was still busy, for he had to have a road into the tract over which he could bring heavy machinery, and that meant some negotiating. His intimate acquaintance with county political affairs, gained in the office of the Zion Star, stood him in good stead here. He did not bother with the road supervisors, but got the name of the man who ran the local Republican machine, and paid a call on him, and paid him a thousand dollars cash, with no receipt requested and no witnesses present. Jed wanted a road, and he wanted it right away, and he was going to live and work in this

vicinity-

"You going to drill for oil?" asked the gentleman he was a retired horse-doctor, and chairman of the

county central committee.

"I'm going to engage in a large and profitable enterprise," said Jed, "provided that my neighbours make it possible by showing public spirit and sense. I'm going to spend hundreds of thousands of dollars, maybe

millions; and what is important to you, I'm going to be regular, and work with the machine, and when you need campaign funds, you'll know where to come. So do your part, and don't tie me up in red tape. Prove this is a wide-awake American community and not a backwoods dump."

After which Jed went to the local manager of the telephone company, and explained his important business plans, and asked the co-operation of that gentleman in getting a line over the many miles of country to the Cudliff ranch. The magic word "oil" had reached this telephone official, of course; but all Jed stated was, a very large business, with hundreds of dollars of long distance calls every day. When he left the official's desk, he left behind him, as if by accident, an envelope containing five hundred dollars, and the "accident" was never reported to him. He saw the telephone men putting up poles and stringing lines early the next week, and also saw the road gangs and scrapers pulling rocks out of the way of his car, and making it possible for him to travel fifteen or twenty miles an hour instead of five or six.

III

Many other things to be attended to by a busy young man of affairs. There were telephone calls to the faithful Jermin, who had been ordered to hold himself at Mr. Rusher's convenience. Through Jermin it was arranged that a shipment of fresh fruits and vegetables should arrive twice a week at Mesa Verde, to be brought up

by whoever was coming to the ranch. '
He arranged with a local dealer who sold cattle on commission, to dispose of the stock of the Nichols's ranch; for Jed wanted the Nichols brothers to wait on him and Lulu Belle, and not on a couple of hundred steers. What he wanted for the place were three or four good fresh cows, and these he bought. Also he hired a grown girl from one of the ranches to do the housework and cooking, so that Lulu Belle and her expected baby would not have to live on the yellow soda-biscuits of the half-wit nephew. He arranged for a couple of

local carpenters to proceed to the Cudliff place and build

extra rooms in which employees might be housed.

In all these affairs, Jed was the master; waving his magic wand, and seeing men hurry here and there at his command. It was the life he had been dreaming of ever since boyhood; now he was only twenty-two, and he had got it! His heart was full of glory, and every act was a separate thrill; he could never have enough of hopping into his car and hurrying here and here, signing orders, paying out money, telephoning for this and that. Yet he did not lose his head; every step was calculated to one end, and he never lost sight of it. If he indulged in extravagance, it was not for himself, but for Lulu Belle-and that too was a matter of business. She was used to extravagance, she was entitled to it, and if it made her happy, it was the best investment of all. Whenever he phoned to Mr. Warrener, the old gentleman would say: "Make the child comfortable; don't let her suffer up in that lonely place; get what she needs, and I'll pay for it." And presently, here was the haughty Mrs. Jane relenting, and sending her darling child a five thousand dollar cheque, along with her prayers and tears!

Of course Lulu Belle must have things! Of course there must be servants hurrying to wait on her, and carpenters putting up rooms for the servants; there must be a telephone so that she could express her wishes, and a road so that automobiles and trucks could fill the orders. Nothing she was used to must be missing, and new things must be added, even before she thought of them. Even to a Collie puppy, brown and silky and warm, soft-eyed, soft-bellied, full of romping, altogether adorable! Jed stumbled on this treasure in the hay and feed store where he was making a purchase for his cows, and he bought it for five dollars, and tumbled it into the car, and when it arrived, he had his reward, for Lulu Belle screamed with delight and clasped it in her arms, and was thereafter hardly to be separated from it, even at bedtime. Oh, it was the sweetest thing, the cunningest thing, the cutest thing in the whole world; it took the place of the long lost "dolly," and for five or six months was prophecy and anticipation of the promised baby. Every young thing on the ranch was that-a litter

of kittens, and an incubator full of chicks, soft and tender young things upon which Lulu Belle could practise her maternal thrills.

IV

Jed returned to the city, and reported to Mr. Warrener. The latter called up Perry Sanderson, who was a brother of Mrs. Clive Warrener, and one of the biggest oil men in the West, and explained what Jed was doing. There was no longer any secret about oil now, and Mr. Warrener asked Mr. Sanderson to lend his new kinsman by marriage one of his experienced and reliable foremen. The other replied that he would do so, of course, and added an invitation for Jed to meet him at the Mountain City Club for luncheon and consultation.

Another experience for Jed—his first club, and a very august and impressive one! Here met the chosen ones of the city's ruling class, amid quiet splendour; under expert ministrations they partook of lunch or dinner, and meanwhile settled the problems of industry, finance and government. Perry Sanderson, a big six-footer, a ranchman who had forced his way in among these great ones, understood Jed and Jed's purposes, and wasted no time on preliminaries. Each of them was "out for the stuff," and they crossed sword-blades and measured each other at that first meeting. Powerful and rather gruff, the president of "Central Pete" warned Jed that the oil game was a hard one for a novice, and that he would be safer with a big organization behind him. He offered his own organization for that purpose, and made it plain that he expected his new kinsman to accept.

But Jed, who had been expecting that very thing, shied off. It was a whim of his, he said, to try a little flyer; all the fun would be spoiled if he turned it over to one of the big companies. The other managed to keep polite, and said he would find Jed a good man for the drilling job. When Jed got back to the field, he learned that "scouts" had already been inquiring into everything he had done, and were buying up land all around him; he was not surprised when later on it

transpired that these were representatives of "Central Pete."

But Jed got his foreman, a wiry old veteran of many battles with the underground powers. In this man's company he purchased his derrick-lumber and his "drill-stem," his "rotary-table" and "draw-works" and "mud-hogs," and the big stationary engine which was to move all these. They were loaded on to a fleet of trucks, and started on the long journey to the field. A crew was hired, and these rode on the trucks, or were shipped out by train; within two weeks the derrick was up, and roofed over and boarded in, all tight and snug for winter drilling. A great sensation throughout the neighbourhood; people drove to see it from two hundred miles away, and the price of land at Coyote Arroyo, which had been doubled once or twice already, was

doubled again.

The site of the derrick was directly over the handdug well of Ed Cudliff, and the bucket and rope with which he had dipped up oil were kept as a curiosity. It pleased Jed's fancy to preserve the incident for posterity by naming his first enterprise the "Tar-bucket Oil Company," from which presently came the name, the Tar-bucket field. Before long the original bucket was mounted in a glass case, and that in turn set up in a log hut; a sacred relic, the talisman of the enterprise and mascot of its owner. It would be loaded on to a truck and taken to exhibitions here and there, and the newspapers always gave it generous space, and told the story all over again-there could be no better advertising for the Tar-bucket gasolene, and the Tar-bucket lubricants, and the other products of the Tar-bucket refineries.

For it was a matter of only three months before Jed's crew was in oil-sands, and the news leaked out, and the big rush to the field began. Then came that marvellous, never-to-be-forgotten day when "Tar-bucket Rusher Number One "-such was the name of the well-met with its glorious calamity, "blowing off its head," and shooting up two hundred feet into the air a huge column of the precious "black gold." Over half a million dollars a day it was estimated that eruption cost, and owing to the remoteness of the field, it was more than two weeks

before the waste was stopped. But that was a small matter, there was plenty more down underneath; within a year there were several more gushers like that, and derricks raising their heads for five or ten miles along the ridge and down into the valley. It was the newest and biggest of the bonanza fields, destined to add one or two hundred more to the thirty-seven thousand millionaires of America.

And Jed Rusher was right in the middle of it! Jed had the "discovery well," and was on the centre of the pool! He didn't have it all; unfortunately the anticline took a turn down into the valley, but he had enough to make him one of the great men of the state, and one of the heroes of pioneer legend. This college youth of twenty-three—he had just celebrated a birthday before the well "came in"—this ranch boy who had tended cattle and crawled around in the muck of the beet fields, and then married a rich man's daughter, and made for his bride a fortune many times as great as her father had ever seen-that was a story made to order for feature articles and Sunday supplements. Jed became a front page story for the Mountain City Mail, which worshipped success, and the country and its institutions which made success possible, and never published an issue without glorifying the greatest country and the greatest institutions and the greatest newspaper in the history of mankind.

The reporters came rushing out to the field in autos and even in aeroplanes, so frantic was the country's demand for pictures of the field, and of the gusher, and of its lucky young owner. They would have photographed Jed in a hundred poses and a hundred costumes, if they could have got him to stop long enough to pose, or even to shave his face. But Jed had no time even to speak to them, he was rushing about the place day and night, haggard, unshaven, stained with oil, trying one plan after another to stop that frightful waste. The only time they could get him still was when he was at the telephone, ordering new equipment, or storming because some had not arrived on time.

Sometime before that eruption, Lulu Belle had been bundled into a sleigh, together with her governess and her puppy and her kittens, and followed by another sleigh full of suit-cases and hat-boxes and trunks. Cudliff ranch-house was no longer a fit home for a daughter of Privilege, it was overrun by a mob of sightseers, and reporters and speculators and workmen and what-not; it was the site of an industrial village, built in a few weeks of boards and tar-paper, and destined to grow in a year or two into a town with a double row of brick buildings, including a bank and a moving picture theatre.

Moreover, Lulu Belle was come to a condition which could no longer be concealed from the world, and it was embarrassing, because of the fact that the date of her marriage was known to all the papers, and was republished at the time the well "came in." Jed, who had been raised on a ranch, and knew ranch talk, could look forward to the time when it would be the joke of the field that both his well and his wife had "come in" ahead of time. So he was glad when Lulu Belle's Mamma took cognizance of the situation, and insisted upon taking her daughter out to California, and keeping her there while the child was born, and for long enough afterwards so that nobody could definitely fix the infant's

age, and thus constitute a scandal.

This was a decision of great importance in the life of Jed and his bride. If Lulu Belle could have stayed on at the ranch she would have got an education in practical affairs which would have been priceless to her; she would have learned to make decisions and carry responsibilities. Also, she would have learned something about her husband's affairs in their early stages, and have had something to talk to him about in future years. In short, they might have had a life together. instead of that, they had to be torn apart before they had had time to grow together; they had to be kept apart for nearly a year. Lulu Belle, who was to bring a living "dolly" into the world, must continue to be little more

than that herself; sheltered and petted, waited upon by servants, and growing up in ignorance of any function save the spending of her husband's money. And meantime, Jed was busy making the money, and learning to

do it alone, without companionship or sympathy.

In truth, Jed was almost too busy just now to know that he had a wife. He had got what he wanted, money, fame, and power; but he found that he had got something else that he didn't want and had not bargained for—a thousand problems tumbled on to his shoulders, a thousand cares hounding him day and night. But that was all right, he told himself, it was only temporary; wait till he got things organized and running smoothly, and then he would be cultured and serene, like Mr. Warrener and Mr. Evarts and other very rich men he knew. Only while he was getting his organization started, picking his executives and getting his storage tanks erected, and his pipe-line built, and the machinations of his rivals anticipated and overcome—only for this brief period would he have eighteen-hour work-days, and then sometimes sleepless nights!

In course of time Jed found that he had to be away more and more from the field. No longer would he give his time to drilling operations and the physical handling of oil. No, for that he had a "crackerjack" field superintendent by the name of Dick Sunstorm. Having been "raised" to a thousand dollars a month, with a few shares of stock for a bonus, Dick would stay in the Cudliff ranch-house, and watch over Jed's affairs, and report to him daily by telephone and mail. Jed's place was up in Mountain City, where money was stored and handled, and great deals were put through with the aid of banks and brokers having private wire connections

to Chicago and New York.

Jed Rusher would be at last that supreme thing which only six months ago he had decided to become—an oil financier! He would have his office with several rooms in the Fourth National Bank Building, with a private secretary who was the younger brother of the faithful Jermin—"Jed's Jermin" would be his name within the family. He would have an office manager, and a staff of book-keepers and stenographers, and in his private office there would be a polished mahogany desk with a

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big sheet of glass on top of it, and a telephone and a row of push-buttons—all those conveniences which are at the same time symbols of power and success. Clear the way for Jed Rusher!

CHAPTER XVI

FINANCE

I

THE original Tar-bucket Oil Company, formed before the drilling got under way, issued one thousand shares of a par value of one hundred dollars. Of these Jed Rusher held four hundred and fifty, and Lulu Belle Rusher the same; Elizabeth Rusher held seventy, and Dick Sunstorm thirty. Under this arrangement, Jed would have control so long as either his wife or his sister stood by him. The three directors of this parent company were Liza, Jed, and Dick; Jed was president, Liza vicepresident, and Dick secretary-treasurer. Jed had offered a director's post to Claudius G. Warrener, but the old gentleman had said no, he wasn't equal to it. He suggested mildly that Jed ought to have an expert financial man on the board, but Jed replied that he did not want any stranger in the enterprise with whom he might possibly be unable to work. He was going to get his experience as he went along, and be a financial man very quickly. He would never fail to come and ask Mr. Warrener's advice. So far, had he not proved himself equal to the job?

That simple incorporation, which anybody could understand, served until after the well came in. But then, overnight, everything was changed; the genii had got out of the bottle, and his shadow began to darken the sky. The Tar-bucket Oil Company had immense

quantities of crude petroleum which it must bring to the surface and handle and store and ship out and market; there was immediate need of storage tanks and a pipeline, and shipping arrangements with the railroads, and complicated contracts with refiners and distributors-a whole universe of new entanglements, of which Jed had no experience whatever. About him came swarming a host of "expert financial men," whose expertness consisted exclusively in their ability to get Jed's money out of his hands and into their own: which was exactly the reverse of the kind of expertness which Jed believed in.

He found himself in the centre of a violent maelstrom, composed of actively whirling wolves which sought to snap off large chunks of him, and were capable of swallowing him at one gulp. They kept his telephone ringing day and night; they sent him scores of urgent telegrams of great length; they sent him special delivery registered letters, and then active young "go-getters" to lay siege to his door. When these go-getters had gone but not gotten, the "principals" themselves took up the task-large, expansive gentlemen with double chins and necks, armed with credentials from the biggest banks in New York and Chicago, and membership or guest-cards

at the Mountain City Club.

Their propositions had to do with financing "Tarbucket." They would go off by themselves, or with their lawyers and "securities counsel," and like spiders they would spin out of their inner selves the most elaborate webs; like grubs they would construct ingenious cocoons for the sheltering of themselves and Jed Rusher and his Tar-bucket: operating companies, marketing companies, securities companies, holding and financing, exploring and developing, deglutating and digesting, concealing and consuming and complicating and confiscating companies. When Jed had studied these ingenious contraptions, and dug out the essence of what the contrivers had endeavoured to conceal, he found that he was to get a small share of the gains from his property, and the contrivers were to get most of it, while the general public would get the "sack."

For a young man without any previous experience in

the financial game, Jed developed a remarkably efficient technique. It consisted of saying, over and over again:

"No, I thank you." He would never make an unnecessary enemy; he would never sneer at anybody, never denounce them, never frown at their annoying persistence, never pound the table or order them out. He would just say, over and over again, most cordially, that he thanked them for their great interest in his Tarbucket, but he could not see his way at present to accept their propositions, he was going slowly with his development, and keep matters in his own hands until he was more familiar with the situation and its possibilities. His secretary learned this formula, and took to repeating it in telegrams and letters, and verbally to the young go-getters, as well as to the large expansive gentlemen

with the double chins and necks and credentials.

This applied even in the bosom of the family: it applied to the Sandersons, relatives-in-law of old Mr. Warrener's only son. Mr. Perry Sanderson took it for granted that the Tar-bucket was to be a family bucket, and when he found that it was not so, he became greatly annoyed. He came back to Jed again and again with propositions, each time allowing him a larger share of the securities of the proposed new companies, and even trying to tempt him with small quantities of the "inside" shares of Central Pete-that is to say, the securities which drew the real profits, and were a cherished family possession, never sold on the market, and seldom even heard of. Jed was friendly and inquisitive, and it was only after many sessions had been held and many propositions turned down, that the energetic Mr. Perry realized the truth, which was that Jed Rusher had been "pumping" him, in order to find out exactly how these "inside" companies were organized, and how the public was made to think it was getting the grain when really it was getting the chaff.

The final outcome was that, in spite of all Jed's politeness, Perry Sanderson and his organization became Jed's bitter enemies, and set out to check him in every possible way, both in the field and in the banks. But that was all right with Jed, it was what they were all doing, and perfectly to be understood and expected. The Sandersons had oil to sell, and there was too much of it on the market, the price was for ever sagging. Naturally they did not like to have a rival burst into

the field; they were terrified by this new portent in the sky, a gigantic Tar-bucket pouring out unceasing Niagaras of black gold. The Sandersons would fight Jed, and Jed would fight the Sandersons, by intrigue and espionage and bribery; each would know what the other was doing, and when they met in the lounge of the Mountain City Club, or at the Katonah Country Club, or at dinner-parties in the Warrener or Macy homes, they would be just as cordial as any of the other pachyderms which were roaming the financial and industrial jungle.

11

But Jed had to have money, large quantities of money, and in a hurry. There were tens of thousands of others in the same position throughout America, and the banks and trust companies and finance and securities corporations existed for the purpose of taking advantage of their urgent needs, and forcing them to part with the greater part of their business, in return for the funds necessary to keep it going. In the normal course of events, Jed Rusher would have shared the fate of these others. What saved him was the fact which had got him every dollar he owned so far, and enabled him to buy the ranches and to drill a well; the fact that he was a member of the Macy-Warrener clans, and entitled to all the privileges and immunities which went with such membership. Lulu Belle, a granddaughter of Claudius G. Warrener and a daughter of Wallace J. Macy, was sharing equally with Jed in every dollar of gain or loss: therefore the clans would rally, and assert their high and royal rights of privilege and immunity: Jed Rusher must not be plundered and plucked like a common adventurer into the financial jungle, but must be, according to the gracious and comforting term in use among the banking fraternity, " taken care of."

He was a customer of the Fourth National Bank, and old Mr. Warrener was rumoured and generally believed to be the owner of a majority of the shares of that great institution; Mr. Warrener was a director, and so was Wallace J. Macy; and therefore it was Jed's idea to get his money there. The Fourth National would finance the development of Tar-bucket, and do it at the ordinary rate for ordinary loans, which was seven per cent., and without one dollar of the bonuses and commissions and premiums and "rake-offs" and secret gifts of shares of stock to officers and directors, by which the bankers of America have come to be the richest men in the world, erecting their gorgeous palaces of white marble and grey granite, with elegant masses of bronze grill-work, and steel vaults with shining mechanisms and doors so beautifully balanced that a child can close them with one finger, but the most skilful cracksmen cannot open them until eight-thirty on business mornings.

Jed sat down to a session of the loan committee of the Fourth National, and here for the first time he permitted himself to become emphatic. He was a customer of this bank, and was going to be perhaps its biggest customer; did they want to drive him to their rivals across the street? Or did they want to force him to go into the banking business for himself? What was a bank for, if not to finance legitimate industry, and make it possible for a business man to produce commodities

for which there was a public demand?

This somewhat naïve view of banking was usually kept by the bankers for magazine articles and speeches at banquets; they weren't used to hearing it in their private council chambers, and they hemmed and hawed, and said that Mr. Rusher expected too much of one institution. It was true that his property was a sound one, but the production of oil was always uncertain, and so was its marketing, and this represented a serious risk for a bank to take. In short, they wanted what all the others wanted, a share in Jed's enterprise; they wanted the shares of the Tar-bucket Oil Company, not as collateral, but as a "bonus." And then was the time for Jed to pound the table and impress his personality upon the world, and make the bankers understand that he was not one of their victims, but one of themselves.

He took the matter to old Mr. Warrener, and here developed an amusing situation. Jed's grandfather-in-law, principal stockholder of the Fourth National, declared that all bankers were pirates and highbinders;

they occupied a situation like that of the old-time robberbarons, who built castles along trade-routes, and levied tribute upon every caravan that passed. It was a colossal graft, entrenched and protected by Government. Jed was ordered to go to the familiar files, and consult the index "Banking," sub-head "National," and he would see how the Government let the national banks issue notes, paying the Government two and a half per cent. for the privilege, and lending the public seven times as much money at anywhere from seven to seventy per cent. Here was this report of a former Comptroller of the Currency, showing that according to their own admissions a majority of the national banks of the country were committing the crime of usury all the time, and that on short-time loans they frequently charged, if you included the bonuses and other items, as high as seventy and eighty and one hundred per cent. No, said Mr. Warrener, that bunch of sharpers down at the corner of Seventh and Broad should not be allowed to plunder Jed and Lulu Belle: not if he had to call a directors' meeting in his bedroom and turn them all out! The old gentleman went on scolding, in his humorous, mocking way-so that Jed could never be sure which he disapproved of most, the bankers who were trying to plunder the oil men, or the oil men who were trying to plunder the public.

III

In course of time old Mr. Walter Evarts happened in on one of these consultations, and he addressed himself to Jed. "The trouble with you, my boy, is that you're ten years behind the times. You go to a bank for money—but nobody with any sense does that any more."

"What do they do?" said Jed-always ready to receive free information.

"When you go to a bank for money, you have to pay; but you can get your money from the public, and make them pay for the privilege of lending it to you."

" How do you do that, Mr. Evarts?"

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"Issue a million or so shares, and let the public buy them. With all the advertising the Tar-bucket is getting, they'll be subscribed a dozen times over."

'But then I'd lose control."

"Nonsense! Start an operating company, or a financing company, or whatever you choose to call it, and keep the voting power in your own hands. Assign the control to certain segregated shares, or 'founder's shares,' as they call them. Sell the public Class A stock, or non-voting stock, or some such scheme. Then you can unload all the shares the market will take, and still be boss of it all."

"But I'd have to pay over the profits, Mr. Evarts,

and I thought-

"You thought you knew something about business, but you need a good Wall Street man to advise you. You don't have to pay the public any more than you want to pay—just enough to keep up the price of your shares. Any good lawyer can fix it for you so that the real profits will go to an inside company, which is you and your wife. Or you can keep the profits as 'surplus,' and use it for your own purposes, which is just the same as if you owned it outright. That's the newest modern wrinkle—a 'surplus'; that makes you a bank, all by yourself, without any banking laws to tie you down, and no state or federal examiners coming round with itching palms, snooping into your business. No corporation amounts to anything nowadays unless it has twenty or thirty millions of surplus lying all ready, and the big fellows keep two or three hundred million. With that much money you're the cock of the walk, and can make snoots at the bankers, as the children say."

"That sounds very interesting," said Jed. Of course he wasn't really so naive; he had been listening to a lot of financial talk, but he knew it pleased the older genera-

tion to instruct the younger.

"What you need, Rusher, is a financial adviser, who's

on the inside, and knows the newest wrinkles."

"Why don't you come in with me, Mr. Evarts? I could make it worth your while-this is going to be a really big thing before I get through."

"Yes, my boy; too big, I fear-they'll take it away

from you—especially if you fool with the banks. They'll catch you short, with that enormous amount of development work you have to do. They'll promise to carry you, and diddle you along, and then at the last minute they'll tell you they can't renew the notes. You'll go to some other bank, and they'll say that etiquette forbids them to help you, you have to go to the bank where you keep your account. The first thing you know, they'll have your Tar-bucket and everything in it."

"Come show me how to beat them, Mr. Evarts."

"No, my days for hard work are over. I'm just playing along. What I'll do is to utilize my acquaintance with you to make a little money on the side. Some day you'll drop me a hint that you're going to pay a big dividend, and I'll load up with Tar-bucket; or maybe I'll see you looking worried, and Claude lending you some cash, and I'll sell you short." The roundfaced, bald-headed old bronze Buddha said this with a smile, which took the sting off it, but did not keep Jed from knowing that he would do exactly what he said. "No, Jed," he went on, "I don't want any duties.

"No, Jed," he went on, "I don't want any duties. But you bring me your set-up when you have it ready, and I'll go over it with you. See Abe Silberman, and tell him I sent you, so he won't play tricks on you. That's the sort of lawyer you need—he can fix you so you can break all the laws of God and man, and get

paid for it."

IV

Mr. Abraham Silberman, of Silberman, Gross and Wineman, saw Jed Rusher by appointment in his not so sumptuous offices in the Merchants' and Traders' Bank Building. He was a plain old fellow who put on no "side." He had a long thin face, a prominent nose, hanging pouches to his cheeks, thin, straggly hair on the sides of his head, and little shrewd eyes which he blinked frequently. His resemblance to a vulture was uncanny, and he increased it by sitting heaped in his chair with shoulders hunched.

He was cordial to Jed Rusher, of course; he knew all about him and his Tar-bucket, and pleased him by his well measured and exact compliments. Mr. Silberman had a soft voice, that made you think of velvet; he was a man of wide culture, having spent his youth in Vienna, and having a home full of art treasures which in due course he would show to Jed, graciously helping to conceal the fact that Jed knew nothing whatever about such things. Mr. Silberman knew Mr. Evarts; a capable mind, he said, none shrewder in the city. He knew Mr. Warrener, a very remarkable man, the sort who would be appreciated in other parts of the world, rather than in his native city, which boasted of six hundred real estate firms and less than a score of bookstores.

They got down to business. Mr. Rusher wanted to incorporate his enterprise, and have the investing public provide the necessary funds for its development. Quite so, it was what Mr. Silberman had expected; no doubt the market would absorb a quite large amount, ten or twenty millions—one would have to have the advice of brokers about that. Mr. Silberman could suggest a firm which had a branch in Mountain City, Almayer and Hartmann, they had handled many of the big developments out here; Mr. Rusher would be wise to market the shares through the regular channels. Jed replied cautiously that he wasn't sure, it would depend on what commission the brokers wanted. To himself he was thinking: "I suppose this fellow gets a rake-off."

However, it was pleasant to talk to Mr. Silberman, he understood so perfectly what Jed wanted, anticipating every sentence before it came out of the younger man's mouth. Yes, of course, Mr. Rusher wanted to keep the voting power in the hands of his parent company; a snug little family arrangement—the only safe way nowadays, for nothing involved so much danger to a corporation as to have its administration become a matter of stockmarket conflict and manipulation. Jed would make his reputation with the investing public, they would know him as a sound administrator, and would be content to leave the conduct of the properties in his hands. The velvety phrases of the Jewish lawyer caressed Jed so that he felt like a cat before a warm stove.

The oil business was somewhat over-developed, but the weaker concerns would be forced to the wall, and the stronger would win out in the end. Jed would be among these, for he had many advantages. With the Tar-bucket gusher properly exploited in the press, there was no reason why a really big enterprise should not be launched. It would be desirable to spend quite a bit of money among the newspapers, said the lawyer; a small amount paid directly to financial writers would often help more than a lot of advertising. The brokers would

know all about that, of course.

Mr. Rusher would wish to limit the amount of profits the investors would get—so the sympathetic lawyer went on to suggest. That was the wonderful thing about this lawyer—he did all the dirty work; he made the greedy suggestions, and enabled Jed to remain the righteous church member, forced to do things which were the custom in a highly competitive world. There was no sense in giving to others the benefit of speculative possibilities; for after all, it was Jed Rusher who had discovered the Tar-bucket, and taken the risks of "wild-catting," and so the big rewards should justly be his. Moreover, the money was needed for development, instead of being scattered in the form of dividends. What the public was entitled to was a fair return on its money, with no waste and no risk; give them eight or ten per cent., and divert the rest of the profits to the original parent stock. Jed assented, but thought that eight per cent. was enough.

Another point, most important: not to let the investors have too much of the field. Mr. Rusher had a great deal of land, and he might as well keep most of it. Let the new company buy or lease a tract on which the discovery well stood—that was necessary for advertising purposes, of course; but two or three hundred acres of land would suffice, and the rest could be saved for later developments. Moreover—this was a point which Mr. Rusher as an oil man had no doubt thought of—let the first tract be so bounded that the wells be in the centre of it; then the new companies, to be formed later on, could "off-set" the old field, by drilling close to the edges all round it, and draining off most of its oil. In other words, the lawyer was pointing

out to Jed how he could sell an oil tract to the public, and then steal away most of the treasure from under it;

and Jed saw at once that this was a valuable idea.

Then he noted that Mr. Silberman dried up and began to talk generalities. He understood at once; the lawyer had given enough advice to show that he knew the game, and now was waiting for Jed to "talk turkey." promptly complied; he said that he wanted Mr. Silberman's advice, and took out a cheque for a thousand dollars as a retaining fee. The other took it; he would never refuse money, of course; but he explained that the custom of his firm in handling such incorporations was a percentage of the stock; that was much fairer, because it was a guarantee that they had confidence in the work they meant to do; it was the doctor taking his own medicine said the urbane Mr. Silberman.

Jed was suspicious, naturally; there were so many people wanting to demonstrate their confidence in his Tar-bucket! He asked what the percentage would be, and the lawyer said it would vary according to the amount of work, but it would be about five per cent., which would be of the parent stock, of course. Jed thought quickly. He found himself greatly attracted to this master mind of the law, who always knew exactly what his client wanted, and would help to keep him, not merely legally safe, but morally comfortable for the rest

of his days!

"I'll tell you, Mr. Silberman," he said. "I don't need to do any bluffing with you. I'm a young man, and a lot of this game is new to me. I need somebody to keep the wolves away from me."

"You don't have to explain that," said the other with his genial smile. "I marvel that you have survived this far."

"Well, I'd consider such an arrangement with you, provided it could be understood that I'd have you for a friend of the company's, so to speak; I mean, that you'd take a real interest in it, and give me advice from time to time. Of course, I'd expect to pay for any particular legal work-I'm not trying to get any services free; but I'd like to be assured of your feelings, and to know that you were on our side, and not on the side of anybody that was trying to get us."

"That is exactly the nature of our proposition, Mr. Rusher," said the senior partner of Silberman, Gross and Wineman. "If we are part owners of a company, you may be sure we do not cease to look out for it."

Then the sessions with the brokers; Jed was told that three hundred acres of the Tar-bucket field, with a well in the centre of it flowing thirty thousand barrels a day, and six other wells being drilled, could be successfully "floated" for twenty million dollars. The brokers' charge for the job would be thirty per cent. of the stock; and at this, of course, Jed set up a "howl." The representatives of "Almayer and Hartmann: New York, Chicago, New Orleans, Mountain City, San Francisco and Los Angeles," took this as a matter of course, and proceeded to put before him an elaborate schedule of the estimated costs of the undertaking, which they had prepared from numerous other ventures: advertising expenses, commissions to this and that subsidiary organization, overhead of the various offices-on the face of the "set-up," the profits of the brokers, on the basis of selling the stock at par, would be less than six per cent.

Jed took the problem to Mr. Walter Evarts, who said

that their price was high, and no doubt they expected to shave it. But whatever their final offer Jed should take it, because of the prestige which came with the floating of the enterprise through regular channels. In that way the banks would recognize the stock, the newspapers would "boost" it, and the exchanges would list it; whereas, if Jed were to market his shares directly to the public by an advertising campaign in the papers, or by circulars, he would be open to every suspicion, he would be called a "piker" and a "fly-by-night," and the first thing he knew, he might find the grand jury after him for doing things which, if done in the regular way through respectable channels, would never be challenged. Jed saw the point at once, and decided to stay inside the reservation.

But he did not tell that to the manager of Messrs. Almayer and Hartmann's Mountain City branch. On the contrary, he grumbled and objected, and opened negotiations with a rival firm of investment brokers, and by this means persuaded Almayer and Hartmann to handle his enterprise for a commission of twenty-two and one-half per cent. Mr. Silberman and his partners then set to work, and framed up a Delaware charter which enabled Jed to do anything from running a chain of banks to manufacturing ladies' hosiery. Delaware being the powder barony, entirely dominated by private interests, its laws permitted everything which was in private interest, with no protection whatever for the interests of government, investors or consumers. Under this amiable system, Jed Rusher, who had never been in Delaware, and never would be, could establish a Delaware corporation with a Delaware office consisting of a name-plate on a door. There was a "registration trust company" which existed expressly for the purpose of maintaining a fictitious office, acting as agent, and exposing a sign.

Mr. Silberman explained that for a large corporation such as Jed's, this amiable agency would charge one hundred dollars a year, and it guaranteed to have his corporation organized within twenty-four hours after the receipt of his papers and cheque. It would furnish him with three incorporators who would meet secretly in its offices, see to the filing of the certificate of incorporation, and then hold the first meeting of incorporators and elect Jed's list of directors-after which these directors might hold their first meeting in Mountain City, and proceed with business. The Delaware corporation, once formed, was permitted to hold meetings of its stock-holders and directors in any part of the world or of the moon; it could issue all the bonds it wished, without authorization and without tax; it could issue unlimited capital stock for any sort of consideration, cash or no cash, property real or imaginary, services actual or pretended; and for whatever it did and for whatever debts it contracted none of its stockholders could ever be held

liable!

Came the glorious day when Jed inspected the first copies of those marvellous engraved certificates, serially

numbered in red ink, plastered over with gold seals, and with the most realistic pictures of oil derricks and tar-buckets: the one hundred dollar shares of the new "Tar-bucket Operating Corporation!" And then the day when the advertisements of the "offering" appeared in the newspapers of New York, Chicago, New Orleans, Mountain City, San Francisco and Los Angeles, to say nothing of London, Paris, and Buenos Ayres. Not full page splurges in the news sections, as Jed had crudely anticipated, but dignified announcements on the financial page, over the signature of an old established firm of investment brokers, whose guarantee meant the solidity of Gibraltar.

There was plenty in the news columns, of course; the financial writers, duly let in on the game, had spread themselves to the limit. The Mountain City Mail had a three column story, full of the wonders of the Tarbucket, with a photograph of the gusher, and a photograph of the "young Napoleon of Rocky Mountain oil"; that amazing youth of twenty-three who had leapt suddenly from obscurity in the junior class of Mountain City University to a position where he caused the petroleum kings of the West to tremble on their thrones.

Clear the way for Jed Rusher!

Three days later, most glorious thrill of all, the first cheque from Almayer and Hartmann, for the sum of \$1,482,326.75, being the parent company's share of the first day's sales of the new stock. There would be even bigger cheques, day after day, until the last of 155,000 shares had been paid for. Before that time, the price of "Tar-bucket Operating" had almost doubled on the New York Curb, and Jed realized that he and his lawyers had made a grave mistake in judgment, they should have incorporated for forty millions. He would never make such a mistake again!

At last Jed had the thing he had been dreaming for so many years! The ranch boy who had tended cattle and crawled about in the muck of the beet fields had solved the modern Aladdin problem; he had found out where money comes from and how it is "made"—and he had "made" it. Unaided, he had forced his way into the sacred Garden of Privilege, and staked out a generous section of it for his private preserve. He had, and

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would have for ever after, unlimited money to buy all the things he wanted: oil derricks and storage tanks and pipe-lines and trucks and roads and office buildings, to say nothing of politicians and newspapers and banks, and all the thousand other things needed for the developing of the Tar-bucket enterprise. Jed would take this money and expend it wisely; he would buy what was needed, at the lowest possible prices; he would be a careful custodian and steward of wealth. The only point upon which he would insist was that all the oil derricks and storage tanks and pipe-lines and trucks and office buildings should belong to him, and not to anybody else in the world!

CHAPTER XVII

SOCIETY

1

Lulu Belle's parents did not delay very long in reconciling themselves to the inevitable. While the young bride was still at the ranch, Jed received, on one of his business trips to the city, a cordial note from his mother-in-law, inviting him and his sister to dinner. "En famille," the note said, and Liza was able to tell him what that meant, he would not have to rush to a tailor's to get a dress-suit, nor would she be expected to expose her lean arms and neck in one of those awful immoral dinner-gowns. Promptly at seven, the pair mounted the steps of the Italian Renaissance mansion, and the mother-in-law came forward, smiling and gracious, and kissed Liza on the cheek, and then, to Jed's consternation, kissed him also on the cheek! Within six feet of the spot where she had stood, less than a month

back, and commanded: "Mr. Rusher, be so good as to

leave my house at once! "

Also the father-in-law; hearty and solid, a professional back-slapper, a lion and unicorn, an elk and a moose, a Rotarian—or a Kiwanian—anything that would help him to meet great numbers of real estate customers. More recently, with the growth of his concern, he had taken up the country-club crowd, which did business on a big scale. He kissed Liza, and gripped his son-in-law in a strong clasp. "Welcome to our city!"—and it was easy for him to add, "Jed," because it was a principle of the back-slappers, they were fined if they called a man by anything but his first name.

The four sat at a dinner-table, simple yet elegant, with tall thin candles for light, and the men plunged at once into talking "shop." Jed told the details of his real estate purchases, and described the land, while the other made expert comments on quality, price and prospects; he had bought and sold many tracts of oil land, and knew all about anticlines and synclines and surface indications. He was, of course, greatly impressed by the shrewdness and initiative which Jed had shown; before the meal was over, old Mr. Warrener had been completely justified in the prophecy he had made to his daughter, that Jed and

Wally would become bosom friends.

Meanwhile "Mamma"—so Jed and Liza were commanded to call her—sat opposite her new son-in-law, and while keeping a surface of smiling cordiality, watched him with tensely anxious soul. Did he know how to hold a knife and fork? Thank God he did! Did he tuck his napkin under his chin? Thank God he did not! It must be that his sister had coached him, for he never touched knife or fork till he saw which one his hostess was taking. Yes, he was learning, and she would help him, in the tactful, unobtrusive manner of the woman of the world.

He was the same kind of man as Wally, and apparently that was all a woman could hope for in America. He would make quantities of money, so that Lulu Belle could keep up her social position and establish her children; if a woman was sure of that, she could make out somehow. She wouldn't be really happy, but then, who was? She could suppress her dreams, with the help of church teach-

ings and fear of scandal; she could learn to smile, and wear a mask, and be for ever inscrutable and unknown to the man she lived in the house with. As for the man, if he went away to conventions of lions and unicorns and mooses and elks and other wild animals in far-off cities, and there indulged himself in rioting, that was apparently the nature of the wild animal, and the woman must suppress her loathing, and make the best of that state of

life to which it had pleased God to call her.

Such were the mental flashes of Mrs. Jane Warrener Macy while listening to her husband and her son-in-law talking Tar-bucket. She turned to the sister, who occupied the fourth side of the table. What could she talk about to this lean, angular ranch woman, who had sacrificed herself to raise an ugly male duckling to be a swan? Much older than Jed, manifestly, and all wrapped up in him; doubtless in her secret heart jealous of Lulu Belle, and suspicious of Lulu Belle's Mamma! She kept a boarding-house for college students-oh, horrible!-Jed must get her out of that as quickly as possible.

Presumably now the thing to talk about was Jed. Liza would be as interested to tell about him as he was to tell about his money-making. "These men!" said Mrs. Jane. "They can't get through with their business at the office and the club—they come home and spill tar and oil all over the dinner-table. I suppose we have to

let them alone."

"That is why I was sorry to have Jed leave the university," said Liza. "I was hoping he wouldn't be so limited in his interests."

Oh, so she has ideas about culture! thought Mrs. Jane, and was astonished, because in her superior fashion she had taken it for granted that cattle ranchers and beet growers and people of that sort were of a sub-human species. She started to ask about the university, which, being a Methodist institution, she had ignored, taking it for granted that one had to send one's sons to Harvard or Princeton for culture. She wasn't really interested now-it was hideous, this mob of farm-hands crowding into the professions, undertaking to teach and to preach when they still said "you was," like this lean, angular Liza. But anything to keep the talk going-to be polite, so that the woman wouldn't hate Lulu Belle too much,

and poison her brother's mind! It would be necessary to invite her to family affairs once in a while—and more dreadful yet, to go to affairs of hers. How was she to be got out of that cheap boarding-house business?

11

But Mrs. Jane didn't need to do any worrying about Liza; Liza was on her way up, and was not going to burden her brother's future with a boarding-house. As soon as the well was in oil-sands, and Liza knew she was going to be rich, she began negotiating to sell her interest in the boarding-house; presently she and Carrie Meecham found themselves an apartment in a sufficiently pretentious establishment, the "Essex Arms," with a bell-boy at the door and plenty of green marble trimmings in the lobby. Carrie's Miss Hugins had just died, so Carrie had a set of adorations wandering around loose, which she at once transferred to Liza and her wonderful brother, the young Napoleon of Rocky Mountain oil, whom everybody in the city was asking about, and whom Carrie could talk about, even if she could not marry him.

In the meantime Lulu Belle was taken to spend the winter in the sunshine of Southern California; kept in strict retirement, but perfectly happy, and writing her husband letters about it, on expensive stationery with aristocratic individual spelling. "Mamma is good to me now. She understands how it happened, and says it was her falt, because she did not answer my questions. I am feeling well, but getting so big; it is comicle, you would not believe it if you saw me. And, o, Jed, the baby is kicking all the time; it is the strangest feeling, it takes my breath away. I am so excited, but not afrayed, and I know I am going to be happy, and am

so grateful to you for having been so good.'

Jed would read these letters in between his business communications, and would tear them up at once. The spelling did not trouble him, but the embryological and obstetrical details were as distasteful to him now as when Lulu Belle had first approached him; such frankness was not according to his code, and he still wondered if there wasn't something wrong with a girl who wrote

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and talked like that. Or would they all do it? He didn't feel sure, and there was no way to make sure, so he put his mind on contracts for the delivery of oil.

Coming to the city, he was invited to keep his fatherin-law from being too lonely while his wife was away.
(Wally said this with a grin, of course; he and his fellow
wild animals sang a song: "My wife has gone to the
country!") Jed had a sumptuous guest-room, with a
reading-light by his bedside, and a telephone, and a bell
by which he could summon a servant who would bring
him anything he wanted. Dinner was prepared each
day, whether there was anyone to eat it or not, and
if Jed wanted to bring home one of the numerous persons
with whom he was making "deals," he would not even
have to telephone word. Now and then he would meet
his father-in-law, and the two would spend the evening
talking over Jed's problems. Since Lulu Belle was
getting half of everything, it was a family affair.

III

In fact, there was rather too much family. So many relatives who had to meet Jed and Liza, so many ladies who had to kiss them on the cheeks and give them a dinner! The great Mrs. Lydia Abercrombie Warrener first had them en famille; then, having ascertained that their manners were not prohibitive, she gave a formal dinner-party, and introduced them to some of the important ones of the city, who were curious about the coming young Napoleon of oil. Needless to say, the cynical society of this grown-up mining-camp was not going to swallow the tale which the Warreners and Macys were giving out, that Lulu Belle had been encouraged to marry a working student at a Methodist university. They knew that Jed had been employed by "Old Claude" as a sort of nurse, and they took no stock in the fellow's self-made wealth. Manifestly, someone had given him money to buy oil land, so as to save the family face.

Also, there was a "fishy" smell about that marriage ceremony, conducted so suddenly between a college

student and a fifteen-year-old girl. And this mysterious trip to California—nobody would have to guess what it meant! The town buzzed with gossip, which served to increase the interest in Jed Rusher, who had been able to pull off such a tremendous coup. Everybody wanted to meet him, and when they did so, they made note that he could hold his tongue and look as wise as Solomon. The cynical worldlings who compose "society" are just as easily fooled as anybody—only they are fooled by

different things, and Jed had those things.

When the Tar-bucket "came in," its owner became, of course, a social lion. The men wanted to meet him for business reasons, and the women wanted to help the men. Imposing handwritten or engraved invitations came to Jed and his sister, conveying to them the fact that they had attained the great ambition of their lives; they had found the "open sesame" to the doors of those stately mansions at which they had gazed so longingly from Carrie Meecham's car. Less than three years had passed, and here were invitations; but—such is the irony of fate—Jed Rusher was no longer interested! Already he had come upon the cruel discovery that fashionable society is a bore.

He was so busy with the affairs of his enormous development that he was driven by force to adopt the most impressive of poses, that of inaccessibility. When he returned brief notes of regret in answer to the formal invitations, the hostesses took to calling on the 'phone, hoping by seductive voices to lure him into their snares. To the dismay of these irresistible ones, the secretary would answer that Mr. Rusher was "in conference," and must not be disturbed. The secretary would promise to give him the message—and that would be the last the

hostess would ever hear of it.

Jed accepted membership in the Mountain City Club, because that was a convenient place to lunch and talk business quietly. He accepted membership in the most fashionable of country clubs, the Katonah, because he thought it might be pleasant for Lulu Belle. Just now he was too busy even to see the place. The only persons he consented to meet were those whom he had need of in his affairs, the powerful ones who controlled money and railroads and refineries. He spent his

evenings as he spent his days, at the office, with a mass of papers spread out on his desk: maps, reports, purchasing offers, financial statements, corporation charters, and what not. When he went to some other person's home, it was to sit in the library or smoking-room, and talk about plans and prospects, and permit the man to give information and advice. So it was with old Mr. Walter Evarts, and with Jed's father-in-law, and with Abe Silberman—in a rambling old house which the lawyer had bought and converted into a private art museum, full of the loot of Europe and Asia.

IV

One social duty Jed never neglected—to call on Lulu, Belle's grandfather once or twice every week. He would go at any hour of the day or night which suited the old gentleman's convenience, and would tell him the news, and never take any important step without hearing what Mr. Warrener had to say for or against. The other adopted an attitude of humorous dismay towards the boy wonder of the West, the young financial Alexander sighing for new oil fields to develop; and Jed did not mind, because he understood that "Old Claude" did not actually feel so much disdain for large sums of money as he pretended to feel, and really had an immense admiration for his new grandson-in-law's nerve. Mr. Warrener would do his teasing—and then tell the things Jed needed to know about the business affairs of the city.

The old gentleman was getting along as well as could be expected, and was cheerful, except when he was brooding over the unregenerate state of the social order. On the evening after the wedding, before going away on his honeymoon, Jed had taken time to select a student of the university whom he could recommend for the vacant place as attendant. Jed had telephoned, and the student had called and been engaged, and was now filling his duties faithfully and humbly, as Jed, the careful judge of human nature, had anticipated and planned. A young fellow of idealistic nature, who would listen to all Mr. Warrener had to say about single tax, and believe it; but who would never presume to have social

ambitions, never thrust himself into his employer's life. never commit the breach of taste and honour of gathering stock tips in his employer's bedroom, and taking

them outside to use for purposes of speculation!

Jed and Mr. Warrener talked about Lulu Belle, of course. She wrote to her grandfather, the same naive and frank letters about her expected motherhood, and the old gentleman thought they were charming letters; he adored what he called the child's simplicity of mind, and was only worried lest, in course of time, the mother would succeed in bringing her down to the dead level of propriety of all fashionable Episcopalian ladies. Jed kept his old status with Mr. Warrener, agreeing politely to everything. Lulu Belle had been "Old Claude's" granddaughter long before she was Jed's wife.

Mrs. Jane was in terror, it seemed, because Lulu Belle was too young to have a baby. The doctors disagreed with her, and Mrs. Jane scolded the doctors, declaring that all male brutes were united in a desire to torture women with maternity. Mr. Warrener told Jed that his daughter had had a dreadful time bringing Lulu Belle into the world, and had ever since refused to have another child. Now the fates had contrived this unspeakable joke upon her-so she referred to it. But she added that she was being patient and kind to the child, letting her go in blissful ignorance to the hideous ordeal.

The time drew near, nine months from that day in June when Lulu Belle had tried her strange experiment. It so happened that some real estate trade made it desirable for Wallace Macy to be in Southern California, so he would be on hand to advise if there was any danger. He would telegraph the news, he promised, but would have to veil the message. Not a word was to be whispered about the event, except to Jed and the grandfather. When the telegram came, it was a tribute to a leading "realtor's" somewhat robust sense of humour. This was the message which Jed's secretary laid on his desk one morning:

"Fine banquet with nine pound turkey gobbler cooked to a turn stop it proved to be very tender comma and easy eating comma and our digestion was perfect

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stop this is wonderful country for turkey-raising stop come out and we'll have another stop love to all."

Lulu Belle had her baby at last! It so happened that Jed had an important conference that morning—Dick Sunstorm was down from the field with the layout for several new wells that were to be started, and all Jed had time for was to 'phone the news to Mr. Warrener. Jed was glad that Lulu Belle was safe, of course; but as to the baby—manifestly, he could not be expected to have any great enthusiasm for it. At first his idea had been to get the matter over with, but now he saw that it was never going to be over with, he would always be having to make the best of it, and remind himself that if it hadn't been for that baby, he would not have been able to keep the Tar-bucket all for his own. Jed was glad he didn't have to talk about the matter with anybody. Mr. Warrener was too delicate to say anything except: "Be good to Lulu Belle, my boy, she's a lovely child."

v

Springtime, and Mrs. Emily Evarts back from Florida, where she had gone while her friends forgot the scandal of her customs trouble. She, the eldest of the Warrener daughters, who had greeted Jed with such a curt nod a year back, now had to put on her gladdest rags, and have her high-priced chef prepare a dinner-party for this ranch boy and his ranch sister! No getting out of it, for the ranch boy was looming as one of the powers in the city's affairs, and Tom wanted him as a customer in the bank, and was even talking of him as a possible director. The fact that Mrs. Emily hated the Macy clan, and that Jed had sat in her father's room while she denounced them—that must somehow be glossed over, and Lulu Belle's husband must be taken up and introduced and cultivated.

The dinner-party was a formal affair, with Jed in a dress-suit made by the highest-priced tailor in town, and Liza in the highest-necked gown which a maker of robes et manteaux could be induced to cut for her.

As fate would have it, that very day the postman delivered to Jed's office a letter from New York, bearing the name of the American Jewellers' Protective Association, and containing a bank draft for the sum of eighteen thousand three hundred and seventy dollars and sixtynine cents. The amount seemed somehow greatly shrunken since last September; but it was real money, and Jed would never refuse any such. He endorsed the draft, taking the precaution to deposit it in a bank with which he did business at the oil field. While he sat at Mrs. Emily's dinner-table and talked polite nothings, something inside him was laughing obscenely; imagining the horror on the great lady's face, if any little bird could have whispered to her how it was that this honoured guest had got his start on the road to honour!

Also Mrs. "Lou" Eddystone, back from a trip to Europe by way of California, and condescending to stay a while in her father's home, and liven the landscape with yellow and scarlet "mandarins," and dressinggowns of weird patterns purchased in Java. Apparently she had forgotten, if she had ever remembered, having talked to her father about her sister Emily's habit of smuggling jewellery, and that Jed Rusher might have heard those dangerous words. She wanted to meet the young Napoleon, or Alexander, or Colossus, or Crœsus, so her mother invited Jed and Liza to another dinnerparty, and the lively Mrs. Lou-undressed so that Liza had to turn her eyes away from the scene-called Jed all those teasing names, Napoleon, Alexander, Colossus and Croesus, and went away afterwards and called him a "robot," a word taken from a new play which she had seen in Europe. In so speaking, she was showing her own obtuseness; for the fact that Jed Rusher knew no smart gossip, and made no attempt to invent it, did not keep him from understanding more about Mrs. Lou and her brown and rosy husband than either of them guessed. Jed could have told Mrs. Lou which one of the undressed ladies at that dinner-party was in the midst of a flirtation with "Charlie"-something which Mrs. Lou herself had not yet found out.

Claude junior and his wife came for a short visit, and these ineffable young persons also descended from their high horses and fraternized with their new relative-in-

law. It was a trifle embarrassing to Jed, because Claude junior was the only member of the family who knew anything really discreditable about him. But if Jed had been trading in stolen Wall Street tips, so had Claude junior; and Jed rightly guessed that a wink and a grin would be as far as the matter would ever get. Jed now had Wall Street tips of his own, and the haughty Claude might get them free of charge, if he would consent not to be too haughty. He consented.

Also came Claude junior's father, Mr. Clive Warrener, with his wife, a sister of Perry Sanderson. Already the antagonism between Jed Rusher and the Sanderson clan had begun to develop, but that was not the reason for the coldness which the great lady displayed to Jed. She would not welcome a man who had married a fifteenyear-old girl, under circumstances about which she believed the worst. Mrs. Clive was tall and lean, rigidly proper, and outspoken in opposition to all forms of "modern laxity." She was an active church-worker, like Liza, and so Jed respected her, in spite of her two prominent teeth in front, and her total lack of charm.

Clive Abercrombie Warrener was a financier, with his money in a score of great enterprises, including the collecting of European reparations, and using such credits to buy up the industries of the defeated countries. He was giving his time to that sort of thing, and of course Jed was interested to hear about bargains. Clive was a man of fifty, big like his father, but erect and military, and very serious, a pompous person who did not unbend even in the smoking-room. Jed found him dull-witted, and was interested in this discovery, because he was deliberately measuring himself against every man he met in this new world. Was there one he could not match, one he had to be afraid of? He did not find any such. The old generation, who had fought the battles and crashed their way to fortune-these had passed on, and now this grown-up mining-camp was run by sons and grandsons who had led easy lives, had been to college and played around, and had never been put to the test of a real battle that would try them to the utmost and develop wind and staying power.

Lulu Belle was writing the intimate details of how it felt to be a mother; the wonders of that living doll she had got to play with. It might have been the first time it ever happened in the world, so far as her letters were concerned; she told exactly how that nine-pound baby boy looked and acted, how it felt to touch him, how he gurgled, how he smiled, how he choked and sputtered and spit, and the marvellous, incredible sensations which swept over his mother when he came to suckle. Never, never had Lulu Belle dreamed of anything so lovely, and never, never would she forget her gratitude to Jed, who had made it possible for her to have this experience. Jed read the letters, and put the fragments into the toilet and washed them down, so as to make certain that no eyes but his own should see them. His replies were models of reticence, dictated to any one of three stenographers, in between acceptances of contracts and acknowledgments of remittances.

It was late spring before it was proper for Lulu Belle to admit having a baby; and then Jed and Wally and "Old Claude" had to go through with the farce of publishing a formal announcement in the newspapers, and receiving the congratulations of friends and relatives. An annoying experience for Jed to be called a father; to adopt some unknown man's child and pretend to feel emotions about it! He didn't make much of a pretence, and so increased his reputation for being self-contained

and masterful, a superman of affairs.

Lulu Belle had to be moved north; partly because it was hot where she was, but mainly lest some friend should call on her, and discover that baby so much bigger than a newborn could possibly be! Mrs. Jane's letters to the ladies of the family laid stress upon the extraordinary size of that infant which had been brought forth by a fifteen-year-old child. It was Nature with her monstrous and immoral fecundity! Mrs. Jane was not entirely clear in her theology as to how it happened that a merciful Providence came to permit the existence of this unmerciful Nature; but fortunately, as an Episco-

P

palian, she could leave these matters to the properly

ordained clergy.

In a lovely cottage by the seashore, with a nursemaid to assist her, Lulu Belle had nothing to do but play with a doll more marvellous than any ever sold in a department store. With the softest golden hair ever spun from any loom, and big blue eyes, just like his mother! If he had anything like his father, Lulu Belle tactfully failed to mention it. This marvellous doll was learning to make noises, which the mother tried to spell, and whether her spelling was accurate or not made no matter, because Jed never tried to reproduce them, but tore up the letters and sent them on their swift journey to the sewer.

The anxious and dutiful Mrs. Jane wrote, hoping that Jed would not mind having his wife kept away from him for such a long period; but it really was imperative, if the family's reputation was to be saved. It was a stroke of ill fortune that the baby was a big one, and growing faster than was normal. Jed, in reply, reassured his conscientious mother-in-law; he was willing to help the family, now, as ever. The truth was, he was so buried under mountains of affairs that he wouldn't have known he was being deprived of anything if Mrs. Jane

had not told him so.

At last, in the fall, the elaborate farce came to an end. A sufficient number of letters had been written to relatives and friends to prepare them for the monstrous size of the infant which Mother Nature had inflicted on Lulu Belle. Mrs. Jane shed her outfit of servants in California, who knew when the child had been born, but did not know when it was supposed to have been born, and came back to Mountain City, where the servants knew when it was supposed to have been born, but not when it actually had been. And so at last Jed gazed upon the face of the little stranger, who was supposed to look like Lulu Belle, and did to some extent, but also looked like an unknown quantity X, which Jed could speculate about for ever after. Which one of the numerous "nice boys " whom he saw growing up in the fashionable world of the Macys and Warreners-which one was particular "nice boy" whom little Claudius Warrener Rusher especially resembled?

Jed had to arrange for Liza to see her new nephew, and had to listen while Liza expressed her delight, and told him how much the baby looked like Jed! Did Liza suspect anything? Surely this ranch woman, who had raised three babies while yet a child herself—surely she must at least know that this prodigy of three months old was in reality six! But if that idea ever occurred to Liza, it was one she would hint to no living being—and least of all to her brother, whom she had taken to church every Sunday since he was old enough to toddle.

VII

Lulu Belle and her baby and her husband were going to live with the Macys; for here was a huge house, with a lonely old couple in it, and Jed had learned to think of it as home, and of Wally as an almost partner. Wally lived in a state of rapture, contemplating the oil profits which the Tar-bucket was pouring into his daughter's lap, and Jed's clever plans of reinvesting the money in various new kinds of Tar-bucket stock. Wally shared Jed's religion of investing and reinvesting, and looked upon him as a young genius, divinely sent to put new energy into the stagnant life of this grown-up mining-camp.

Lulu Belle and Jed were together again, a new and strange honeymoon. The child had grown and matured; she was blooming, shining, a miracle, a living answer to her mother's distrust of nature. Impossible to see Lulu Belle's rapture over that baby, to see her hands clasped in ecstasy and hear her quick cries of delight, without being moved. Jed visited the nursery, so quickly placed on a basis of efficiency, with white-robed nurses conducting everything with the hygienic perfection of a hospital. He saw that it was all right, and was never going to cause him any trouble, so he would leave it to the women.

Only one problem had to be faced and settled; Lulu Belle, with her abnormal frankness, quickly disposed of that. Their first evening together she began, still without blushing: "Jed, Mamma has told me how to keep

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from having any more babies, if I want to. What do you think about it?"

Jed had been in the world of affairs long enough to avoid committing himself on sudden new propositions. "What do you think?" he asked.

"Well, I don't see why I shouldn't have them, while I like to, and they are so nice. Mamma says I have no education, and I ought to study, just as if I wasn't married; but I think I can do that by and by, and it's better for the children to be near the same age, don't you? "

"You seem to like babies better than studying," said

Jed, still cautious.

"Well, I was thinking it would be nice to have a baby that would be yours, too. Wouldn't you like it, Jed?" At last Lulu Belle began to blush, and Jed also. He had been brought up by an old maid sister, who held the Pauline view of human flesh as something degrading to man's dignity; so it would take him a while to learn to discuss these matters, even with his wife. His idea of how to deal with the present problem was to turn off the electric light.

CHAPTER XVIII

THE HONEY-POT

I

AFTER hard labour and many annoying delays, Jed had his pipe-line built from the Tar-bucket field to the railroad, and now by day and night there flowed a never-ceasing stream of black gold, cheaply, under its own gravity. Near the railroad a "tank-farm" had appeared magically, capable of holding the flowings of several days-to give Jed a chance to negotiate prices! Then the precious fluid would be loaded into tank-cars, each with a little round dome in the top, and a long train would start rolling to the refinery; in the end it would roll six thousand feet downhill, to Chicago and St. Louis and the other great cities of the central plain. America was on the way to that glad day when there would be an automobile for every family, or better yet, one for every member of the family over twelve; and these cars must be kept moving, day and night, taking people from places where they did not know what to do to other places of the same character.

Who was to furnish the gasolene and oil for this universal internal circulation? Jed Rusher thought he knew, and he entered with thrills of glory into the bitter war of prices. He would underbid Central Pete, and Western Pete, and the rest of his rivals, until they would come to him and propose a secret agreement; he would sign one, and before the ink was dry on the paper, they would be secretly breaking the agreement, and Jed, having known in advance that they would do exactly that, would have beaten them to it. This would be fine for the consumer—for a few months, until some of the producers could no longer stand the strain, and would be "merged"—the polite term for the process of financial deglutition. Jed had the advantage that his field was fresh, and

his drilling costs were low. His oil simply refused to stay under the ground, it kept bursting out, trying to get to market by its own blind energy. So Jed could afford to tell the newspapers that the high price of gasolene constituted a national scandal; and while buyers and makers of contracts swarmed around his offices, he told Dick Sunstorm to order a dozen rigs and put down more wells. When Central Pete had to skip a dividend, the master of the Tar-bucket beamed cheerfully upon the grim Perry Sanderson at lunch in the Mountain City Club.

Jed was the war-horse which scenteth the battle afar off, the thunder of the captains and the shouting. Not merely was his Tar-bucket fresh, but he himself was fresh off the ranch, fresh from the lap of his mother Nature, full of her energy and zest. He did not have to quit his work and drive out to the country club in the afternoon in order to take care of his digestion. No, he did not know he had a digestion, he would drink a glass of milk and eat a ham sandwich brought in from a lunch-room downstairs, hardly taking his eyes from business contracts in the meantime. Breakfast was a time when he read the oil reports and stock prices in the morning paper; dinner was a time when he told Wally Macy what he had done during the day, and listened to suggestions Wally

might have.

Jed had the constitution of one of those young steers of the plains; he had had to have it, otherwise he would have been frozen in the blizzards or baked in the sun or suffocated in the sand-storms. Now he was the modern version of the Assyrian who comes down like a wolf on the fold, the barbarian conqueror of an effete civilization. All these sons and grandsons, these city-bred boys who had been to college, and had taken post-graduate courses in schools of "business administration," or whatever pompous titles they gave themselves-making elaborate complications about matters which a fellow with a mind could rip the guts out of in ten minutes? Teaching a lot of buncombe about ethics and law and what notwhen the plain fact was that the practices of finance and big business administration were such that no college teacher would ever dare to put them into plain words! Jed Rusher had another advantage which helped him

to win out, not merely over the golf-playing country-club

aristocracy but over the other country fellows who had come down on the fold. He had his narrow Methodist training, and a sister watching over him like a motherhawk, with all the prestige which came from her double position of foster-mother and business partner. According to Liza's ethics, it was all right for Jed to make all the money he could. "Seest thou a man diligent in his business? He shall stand before kings." So Liza would back him in anything he had to do to meet the machinations of his rivals; but she would have wept bitter tears and turned loose her fierce tongue upon him if ever she had seen him taking a drop of liquor, or heard of him taking part in a poker game. So Jed never sat up until dawn wasting his energies playing for prodigious stakes in an atmosphere poisoned with tobacco smoke; nor did he take John Barleycorn into his business partnership. Always in the morning he had his head clear, and he saw to it that those who had power in his organization followed the same stern régime.

11

Jed 'drilled enough wells on the Tar-bucket Operating tract to pay what he considered proper dividends, and to accumulate a comfortable surplus; then he started the process of reducing the enterprise by drilling "offset" wells close to the edge of the tract. There was a new Delaware incorporation, this time the "Tar-bucket Developing Company." The money for this new drilling was loaned to the Developing enterprise by the Operating enterprise, Jed and Dick and Liza and Carrie Meecham being on the directing boards of both the borrowing and the lending concerns. With his various companies-in a few years he had a score of them, all with the magic word Tar-bucket attached—Jed could perform such tricks of financial legerdemain; he could take money out of one pocket and put it into another, he could borrow at five per cent, and lend at a hundred, and no one had any right to criticize, no one could even know. The charters of his corporations permitted anything, and forbade nothing.

Presently it began to appear that not all the land

which Jed had bought along the Coyote Arroyo ridge was oil land; the pool took a turn down the slope, and hundreds of Jed's acres were worthless. This introduced a complication into the development work; there was a period of two or three years before the limits of the field had been proven, and in that time Jed was like any ordinary oil man, he never knew when he was going to get a "dry hole." So, with the co-operation of the shrewd Mr. Abe Silberman, he worked out a new method of exploration. He would do the drilling at his personal expense, with money that he borrowed from the surplus, and what became of the new well would depend upon the outcome of the drilling. The procedure was summed up by Dick Sunstorm, who never lost his sense of humour in the midst of the fiercest buccaneering: " If it turns out good, the company gets half. If it turns out bad, the company gets it all." That saying was quoted all over town, and excited much laughter, but of course it did less than justice to Jed's shrewdness; for if the well turned out really good, a five or ten acre tract on which it was located would be taken over by the original parent company, Tar-bucket Oil, which the public knew little about, and which belonged in varying proportions to Jed and Lulu Belle, Liza, Dick, and the Silberman law-firm.

So, very quickly, this hidden enterprise began to accumulate an enormous surplus. Very little of it was ever distributed, for all those interested knew that they could never find another investment approaching it in value. Jed had this enormous block of money to be used in sandbagging his rivals and warding off their attacks upon him; for all the other interested persons trusted him with the handling of the company's affairs. Jed would not deprive Lulu Belle of her share, for the reason it would have meant an end to those pleasant relationships in the Macy home-a father-in-law who listened with unassumed interest to everything Jed had to tell about his adventures, and gave him information about his enemies, their resources and connections and vulnerable points; a mother-in-law who looked upon him with increasing awe, and provided him with a perfectly appointed, aristocratic home, without a dollar of expense or a moment's care. No, a man as busy as

Jed, needing his time so urgently, would pay a high

price for such a set of surroundings.

And of course he would not cheat Liza, because she was a part of himself, she was first in his heart, and had his deepest loyalties. He would not cheat Dick, because Dick's share was small, and Dick's ability was an asset almost as important as the Macy home. As for Abe Silberman, Jed couldn't have cheated him if he had wanted to, for the Jewish lawyer was the one person who understood all the tangled web of the Tar-bucket securities—what they were for, and how they worked. He knew more than Jed himself, because he knew what he was going to tell Jed to do next.

III

During years of crawling about in the beet fields, and of watching the sugar-tramps in the boarding-house, Jed had acquired an instinctive aversion to all forms of productive labour. He seldom voiced this, because he realized that other people had to do it, and the less they thought about it, the better. But for Jed himself. the worthwhile thing was money, the token which stood for all other desirable things in the world, and was so much lighter and easier to handle. Let other men haul lumber and build derricks, set up heavy machinery, drill holes in the ground, lay pipe-lines, measure the flow of oil, refine it, sell it, and ring up the amount on ten thousand cash-registers-such were their jobs, and all they were fit for; but Jed could sit alone in an office, and by writing his name on pieces of paper, could cause all these thousands of different men to be moved to their proper tasks.

So it came about that Jed went less and less frequently to the field. What was the use? He had a huge map on his wall on which he could see the derricks, each one a little pin of a different colour to indicate which company owned it. There were the roads, the pipe-lines, the town with the various company buildings, the tanks, the new branch railroad—everything to scale, and Jed was a general sitting in army headquarters, marshalling

brigades and battalions, and knowing that all was under his orders. There were reports every day from Dick, and at any time Jed could get his manager on his 'phone in a minute or two.

Good old Dick—a treasure Jed would never fail to appreciate! You might have been deceived by his flashy handsomeness, and failed to realize the solid sense underneath; but Jed had known, from the beginning, what Dick really was, the ideal executive, having just as great a passion for getting details right, as Jed had for getting rid of them. Dick was building the "organization," watching all the units of it, holding them up to the mark, and making two things clear to all his subordinates: first that there was no limit to the rewards for competence and hard driving, and second, that the penalty for dereliction was a quick cutting off at the root.

Dick had a way of finding men—God alone knew how, for Jed was too busy to ask. He took over several members of their old college class, men and women impartially, provided they wanted to make money, and were willing to concentrate upon learning some task having to do with oil. Jed was surprised to see familiar faces turning up; for example, that Ignatius O'Grady, who had shocked Jed by being willing to sell subscriptions to Roman Catholic magazines, when he believed that all religion was "the bunk." He was going to sell gasolene now—or rather he was going to organize and manage a sales force, to ring up the prices of gaso-

lene on a thousand cash-registers.

For Jed had not been content with the prices the refineries were paying him; he suspected them of favouring his rivals, and he bought one of their book-keepers, and proved it was true, and so he waved his magic wand, and a huge refinery was arising at Mesa Verde, near the railroad. And now there was to be a chain of Tar-bucket gas-stations all over the Middle West, each with a metal tar-bucket on top, a wonderful advertising token, a registered trade-mark worth millions. Here was a job for the superfluous college graduates of America—a fine, gentlemanly job, where each could dress in snowy white duck, and dwell in a little shrine of glass and painted metal, safe against the elements, and leap forth smiling to welcome the motorist, and fill his tank

and polish his windshield, and ask him: "Shall I check

your oil?"

Now Jed knew at last what a college education was for! Now he understood the football fields and the bands and the parades and the cheer-leaders and the shouting masses! Now he understood the value of refinement and good manners and Anglo-Saxon features and immaculate costuming and athletic skill-to say nothing of these elements which old Chancellor Saybuck never tired of emphasizing-honesty, faithfulness, reverence for American institutions! Jed inspected O'Grady's report, in which it was set forth how large a percentage of young college graduates had been placed in charge of Tar-bucket service stations, and he knew that it was good, and issued orders that every station should fly an American flag, and lower it at sundown with a salute; also that a copy of the Bible and of the Constitution of the United States should be found in each station. He did not forget to tell his advertising manager about this, and it was good for a front-page story in the Mountain City Mail, and in most other newspapers throughout the region concerned.

IV

All this took time, but not so much time as you might think, for in America, the land of unlimited possibilities, new organizations spring up overnight, and swarms of men are trained to do things they have never done before. Filling stations are advertised in the catalogues of steel manufacturing companies, at from four hundred to seven-teen hundred dollars apiece, and it is possible to have several hundred turned out in the course of a month. There are contracting concerns which will travel about and install them for you as fast as you can lease the sites and give the orders.

Dick Sunstorm knew all about these matters. Again Jed had no idea how he had found out; it was Dick's hobby, and Jed let him have his way; it pleased Dick to have a complete organization for the marketing of Tar-bucket products, and if he wasted a lot of money

because of being in such a hurry, that was all right, because the Tar-bucket was spouting it faster and faster. Jed was good-naturedly tolerant of his friend's blind interest in retail distribution. Jed himself couldn't see much use in erecting new filling stations, when it was going to be so easy to take them away from other people wholesale. What was the use of building anything, when vast sums of money could be "made," enough to buy up the properties of your rivals in the open market? Jed was looking forward to the point where very soon it would make no difference to him if the Tar-bucket

were to dry up overnight.

He was moving his interests to Wall Street. Every morning now he was in his office before eight o'clock, which was "mountain time" for the hour when the Exchange opened in New York. He had a "ticker" installed, and a private wire to a firm of brokers. The ticker had a lovely new device called a "trans-lux," which caused the figures to appear illuminated upon the wall, so that one could loll at ease and watch them, and Jed gave more time to them than he gave to studying the reports of production from the field. The Tarbucket had turned into a gigantic Honey-pot, with millions of busy bees swarming about it. The public clamoured to buy these wonder-working shares which Jed had produced, with such beautiful gold seals and engravings of oil derricks and old oaken buckets. And Jed was there to sell them-and then to take them back again; he was there to do it over and over again, systematically and unrestingly, as a reaping machine gathers in the millions of little golden grains.

Tar-bucket Operating, the concern which Jed had sold to the public far too cheaply, had enjoyed extreme prosperity on the market, and its dividends were paid regularly for two or three years. But one day there began to be rumours that Tar-bucket Operating was in trouble; on account of the glut of oil on the market, and the over-expansion of its development, the concern was having to borrow heavily. Where these rumours came from, the public did not know; one might as well have asked where the winds came from that drove the sand in blinding storms over the plains. But Jed knew, for Jed was the wind-master-or rather his shrewd lawyer, who

understood the manufacturing of rumours as well as the manufacturing of Delaware and Arizona corporations. Abe Silberman had hired a scandal-monger, and started him to fouling his own nest; the whispers, originating in Mountain City, were in Wall Street an hour later.

The fact at this time was that Tar-bucket Operating had a surplus greater than the par value of its stock; but how was anybody to know that? In his last report Jed had covered the surplus with a great number of imaginary liabilities. You couldn't learn about Jed's companies from the reports which he issued; they were of what Abe Silberman described as the "Christmas, birthday, and dance-card variety." That is to say, they were printed on heavy calendered paper, with gold lettering and coloured designs of tar-buckets and oil derricks, and very little crude black print to mar the beauty of the ensemble. There was never such a thing as a balance sheet, and in the financial statements the assets and liabilities were bunched into such big items and given such vague designations that you knew no more about the concern after reading than before. Thus, at any time when Jed wanted to tell the investing public that he was on the verge of ruin, he could do so; equally well he could tell them that he was the most successful oil shark in the financial seas.

He told them now that he was in trouble, and Tarbucket Operating began to "sag" on the market. It was time for a director's meeting and a dividend; the day before this happened, Jed borrowed the money of his "inside" corporation, the original Tar-bucket Oil, and used it to sell Tar-bucket Operating "short." That is to say, through the secret agency of several brokers in Wall Street, he bet with the investing public that the stock would go down, and he deposited money to cover his losses if he guessed wrong. But of course he wasn't guessing, he was the master of Tar-bucket Operating, and could make it do what he ordered. His handpicked directors met in his office, being paid each one a twenty-dollar gold piece for the trouble, and they voted to "pass" a dividend-that is, not to pay the Tar-bucket Operating profits to the stockholders that quarter. With this vote went a statement which Abe Silberman had prepared, explaining that it was due to the depressed

price of gasolene, but that they hoped for better luck next time.

The meeting was held early in the morning, and the moment the news reached New York, Tar-bucket Operating took a tumble, some thirty points, and there was a frantic scene on the "floor," with brokers trampling each other in their mad efforts to sell. But the stock rallied quickly; there was "heavy support from insiders," said the newspapers; the "yellows" and the "tabs" said that the public still kept its faith in the good old Tarbucket and in the young Napoleon of western oil. What happened was that Jed's brokers started in to buy all the stock in sight, and did not stop until they had bid the stock back to its former figure and a little above it. When that day was over, Jed Rusher had several million dollars profit, and in addition he had some sixty thousand shares of his precious Tar-bucket Operating for his own. In other words, he had formerly caused the investing public to build a vast quantity of oil derricks and pipelines and tanks and roads and what not; and he had now caused the public to make him a present of one-third of all these properties.

V

But the investing public had no reason to be distressed; it could get back its Tar-bucket Operating shares if it really wanted them. Six months passed, and the public, which had never understood what had been done to it, had forgotten the matter entirely; so many other "crashes" and "crises" and "plunges" of stocks, so many raids of "bears" had intervened in the meantime! Now the public was reading in its financial press new rumours about Tar-bucket Operating, and this time they were favourable. The price of oil was booming again, and the great concern had an enormous surplus, and was going to "cut a melon" at the coming quarter. "Don't sell Mountain City short!" was the slogan of the Mountain City Mail, and "don't sell America short!" was the slogan of the great columnists of Wall Street,

whose sapience was reprinted in one or two thousand

newspapers every morning.

Two days before the directors met, a story was telegraphed to the ends of the earth-another gusher had broken loose on Tar-bucket Operating tract, and was spouting God knew how many barrels a day. Nobody but a few on the tract knew that it was a "tame gusher; that is to say, the well had been brought in several weeks ago, and had been shut off and held waiting, and the spouting was a carefully staged show, allowed to run only for the afternoon's and next morning's papers. Tar-bucket Operating began to boom; and the tame directors met, and declared a stock dividend of two hundred per cent., and a regular dividend of eight per cent. for one quarter. Again wild scenes on the Exchange, and Jed Rusher sold his stock back to the public for nearly twice what he had paid for it, and made several million dollars more.

How absurd to waste your time thinking about laying pipe-lines and refineries, and setting up service stations, when you could work a racket like that! It was a gigantic rip-saw, with a handle at each end; at one handle was Jed Rusher, and at the other handle was Jed Rusher again, and with his mighty financial arms he first pulled and then pushed, and he would go on doing that so long as financial time existed, and his country health stood the strain. There was no way on earth to stop him, nor even to know, except in a very vague way, what he was doing. His charters allowed him to do anything, and provided no way by which he could be stopped, nor even

made to reveal his gains.

Jed was—to vary the metaphor—a gigantic spider, sitting in the middle of his Tar-bucket web; unlike any other web, in that it was invisible, and nobody but one gambler-spider and one lawyer-spider knew how the threads ran. Jed could shift his money—his various "surpluses"—from one corporation to another; he could ruin one and feed another fat, and sell the former short and buy the latter on margins. Six months, or even one month later, he could reverse the procedure, and only a tew insiders and friends would realize what was going on. Who ever had any idea why the mass of stocks in Wall Street plunged up or down so suddenly?

All the great masters of corporation surpluses were now working this same racket; all the big spiders in their invisible webs. One could count on the fingers of very few hands the great enterprises whose shares were not being thus manipulated by those who controlled the funds, and had the power over their stocks. The result was such an orgy of speculation as the world had never known before. All America, and a large part of the rest of civilization, was playing the Wall Street game. The brokerage houses were opening branches in the smaller cities, and there were board-rooms and bucket-shops wherever crowds gathered. The farmers on their lonely ranches were getting quotations by telephone, and betting on the course of stocks. Wall Street life was one frenzy piled on top of another; the papers would report four million share days, and then six million share days, and then eight million share days, and then ten and twelve million share days—every day a new record, and the ticker no longer able to keep up with the rush of buying and selling.

That was the life, and that was the way to make profits. The money of America, and of all the world, was pouring in, to be used in setting up new broker's offices and hiring new swarms of clerks. Ordinary business could no longer get consideration at the banks; for why should a banker, or anybody else, lend money to a farmer or business man at six or seven per cent. when the Wall Street houses were paying twenty and thirty for "call loans"? Indeed, the banking industry, in the ordinary sense, was getting to be out of date. Why should a corporation deposit its money in banks, when it could take its surplus directly to

Wall Street, and reap these enormous profits?

More important yet, why should any company officer or executive handle the funds of a corporation to make profits for the shareholders, when he could handle the same money to make profits for himself and his fellow officers and executives? Under the law no bank director could lend money to himself—which was the reason why Jed considered banks as obsolete as battleships. There was nothing in the law to prevent Jed's Delaware corporations from lending him every dollar they owned. There was nothing in the charters to prevent it; indeed, there was nothing in the charters to prevent any or all the Tar-

bucket corporations from making over all their assets to Jed Rusher in exchange for his services in sitting at a desk. Of course, it was true that the law held the director a trustee, responsible to the stockholders; any stockholder had the right to bring a lawsuit-if he had nothing better to do with his money and his time. What chance did he stand when he could get no facts to go on; when he could not find out what the company owned, or what it was really doing? The way the thing worked out in practice was that lawsuits were filed only by blackmailers; the dissatisfied stockholder sold his stock and forgot it. So there was nothing to prevent Jed Rusher from doing anything he pleased with the money of the Tar-bucketprovided he first took the precaution to have Abe Silberman draw up the papers, and bring them into accord with the forms of law.

CHAPTER XIX

COMING AND GOING

1

Something over a year after the published birth-date of little Claudius Warrener Rusher, Lulu Belle achieved once more her heart's desire, and there was a new live doll in the nursery—this time of the female sex. By a compromise among the ladies, the little stranger was taken to the font of St. Michael's and named Elizabeth Macy Rusher. Two years later there was another girl, Jane Warrener Rusher; so all parties had their proper share of recognition. There was no doubt that the newcomers were Jed's, and he felt the due paternal thrills. Naturally he wished his own might have been boys; but he could find no fault with Little Claude, a quiet, lovable youngster, perfectly managed by a very scientific nurse with a college degree.

24I

Q

Nor could Jed find anything to object to in his wife; she conformed to the programme he had laid out, and vindicated his good judgment. She was completely wrapped up in her babies; everything they did was a fresh miracle, and when they began to talk, she turned her mind into a phonograph, to preserve and reproduce the miraculous sounds. Of course that made her a bore to other people, but they were too polite to say so, and Jed didn't mind because he was at home so very little, and the drive of his affairs was such that he could go right on working in his mind while his wife prattled about nursery affairs. The grandmother might worry because Lulu Belle had no "education"—because she would never know how to spell, and had no idea what was going on in the world, or what to talk about at a dinnerparty; but Jed noted that the women who were "educated" were apt to be worldly and "smart," or else spectacled and severe, and he had no need of either kind. A wife who stayed at home and played with the children, and looked up to her husband and let him alone, and was always smiling when she came to meet him-that was the sort for him. The fact that Lulu Belle was rich, and let him do what he pleased with her money, signing all the papers he brought her without ever looking at themthat completed his picture of domestic bliss.

Also, there was a perfect mother-in-law—or so she seemed at this stage of their common life. No doubt Mrs. Jane still had her social and Episcopalian prejudices, but she kept them out of sight, and was the incarnation of motherly tact. Impossible not to be awe-stricken by a man who was making such unthinkable sums of money, and creating such an uproar in the world outside! Hardly a mere man, to be manipulated by a woman, but a force of nature, a water-spout or cyclone, to be given the right of way. It had taken Mrs. Jane years to break her husband of the masculine habit of reading the market reports in the newspaper while eating breakfast; but here was Jed, who would have got his coffee and ham and eggs in a lunch-room rather than have such a rule imposed upon him; and of course, under the shelter of his example, Wally was back at his old vice, grinning

like a large blond, bristly-haired monkey.

Jed Rusher was not merely a father, he was an uncle, several times over. His brother Tom wrote him a letter, with even worse spelling than Lulu Belle's, to advise him each time the event took place, and Jed would dictate a reply to one of his secretaries, and never fail to enclose a hundred dollar cheque. The two brothers had not met since Jed had come to the city; but now came a letter saying that Tom had a couple of days off, and him and Allie would like to treat themselves to a visit. So there they were at the depot-with Jed and Liza to welcome them: a big lanky countryman, deep-tanned, with a good-natured, honest face, and baggy trousers and coat, and a drab village girl, already worn with care, wearing clothes that had been cheap several years back. They were so pitiful, Jed did not have the thrill of pride he had expected, in escorting them out of his brand new limousine, with a chauffeur in a brown uniform and cap, selected by his mother-inlaw of impeccable social judgment.

What on earth was to be done with such a couple? Put them up at an hotel that would not shame them by its ostentation, and take them to the big department store which had a tower, eighteen or twenty stories high, where you could see the whole city, and the mountains all about. Yes, they would like that; Jed himself had lived here five or six years, and never been up in the tower, but now he would play the proud citizen of no mean city, and show the great store with its Iuxuries, and buy Tom and Allie a costly present, and buy tickets for the tower, which had a stone parapet all around it, with brass plates set in it and arrows carefully graven, pointing to this mountain and that,

with the height of each, and the name.

Tom and Allie behaved like all other tourists. They looked through the telescopes, and commented on the clearness of the atmosphere, and figured out just where their home town lay. They had the various public buildings pointed out to them: the state house with its golden dome, and the court-house, and the library, and the university, and the various office-buildings, including

the Fourth National Bank, where Jed was "located"; the parks, the country clubs, and the conspicuous estates of the rich. When they had looked twice at everything, and said everything they could think of, the four went down in the elevator to the elegant department store restaurant, and Jed ordered the best, and listened while Tom told about the grocery where he worked, and Allie told about their home and the babies. Then Jed pleaded a rush of business, and left it to Liza to take them in the car and show them the homes of the plutocracy. Liza was going to invite them to dinner with her and Carrie Meecham, and in the evening Jed would take them all, with Lulu Balle, to a picture them to dinner with her and Carrie Meecham,

Belle, to a picture-show, the end of a perfect day.

A pathetic pair they were to Jed, but they seemed to be well enough pleased with themselves. He had thought of giving Tom some sort of job in the office, but he saw it wouldn't do, Tom didn't belong in a city, and humble as his wife was now, she'd be sure to develop social ambitions, living near Liza and him. No, the thing to do was to send them up to the field and tell Dick Sunstorm to fit Tom in; Tom was honest, and could become a foreman, or perhaps run a company-store—Dick would know what. Also, Jed might use him as a director in some of the new incorporations; for Jed was always in need of men who would come when they were summoned, and vote without asking questions, and without accepting the bribes which some-body else would be offering them.

III

Another family visitation, far less pleasant for Jed. The first he heard of it was when he came in from lunch one day, and his secretary, "Jed's Jermin," who was discretion walking about in a pair of perfectly tailored and pressed trousers, laid on his desk a note reading, "Call Sergeant Patrick at police headquarters. Urgent." So Jed put in the call, and there was the sergeant—to judge by his voice and words, discretion walking around in a blue uniform. He had in his tender keeping a young woman who gave the name of Madge Rusher,

and claimed to be a sister to the president of Tar-bucket Oil. She had just come to town, and was held on a telegraphed request from Omaha, where she had passed a series of worthless cheques. Did Mr. Rusher have any such sister?

There was a pretty kettle of fish, served up for a second luncheon course. Madge had written to Jed several times—her vaudeville troupe had gone on the rocks, and her lover had deserted her, and she was "busted." He had sent her money, and then, tiring of too frequent demands, he had sent a refusal to Omaha, and the rest was plain enough. She had come to his home city, where he would have to take care of her. No matter how angry he might be, he must not disgrace the Warrener-Macy clans by having their sister-in-law in a police-cell for swindling merchants and hotel-keepers.

Jed told the sergeant he would come right down, but he stopped long enough to get the managing editors of Mountain City's two newspapers on the telephonefor he knew that such a story would get to them, and that the presses work rapidly in the early afternoon. Jed talked with "T.J.," whom he had met long since, and cultivated carefully-a fierce-eyed old fellow with white moustaches twisted to sharp points. Jed explained that he had an adopted sister, who had run away from home as a child, and was now accused of passing worthless cheques in Omaha. The story might be of interest in that city, but certainly not here, where it would only cause distress to innocent people. Jed had kept on friendly terms with the Mail—no need for him to point out the amount of advertising which the Tar-bucket carried, and it so happened that at this moment his agents had orders to prepare a fresh "layout" of advertising of the new service stations, a matter of five thousand dollars. The voice which answered Jed was the very soul of cordiality; he might rest assured that nothing about his adopted sister would appear in the Mail.

He got the same assurance from the other paper, and then drove to the police station, and slipped the sergeant a twenty-dollar bill for his friendly service, and ascertained the amount claimed, a little over five hundred, and had that telegraphed to Omaha, and the warrant against his sister cancelled by the obliging authorities—

all a mistake, she thought she had the money in the bank, and so on. Then he took the weeping woman into his car, and drove her to an hotel, were they had it out. Madge had a hard-luck tale she wanted to tell, but Jed cut her short; he wasn't going to pretend to be sentimental about this overdressed, flashy young person who happened to have come out of the same womb as himself. She had chosen her path, and had served notice on the rest of the family to forget her. Now what did she want?

Madge's tears dried, and she put on a bold front. She had a right to be helped by Jed—had she not helped him in the past? Had she not done her share of slaving, so that he could get his education and his start in life? Now he had got rich, and it was up to him to do something in return. What did she want, Jed asked again, and she said that five hundred dollars would take her to New York, where theatrical engagements were made, and stake her while hunting a job. After that, she would

not bother any of them again.

Jed said, all right, he would do that, and more—he might as well say it all and have it over with. He would send her a hundred dollars a month for the rest would send her a hundred dollars a month for the rest of her life, wherever she might be; that would keep her from starving, and deprive her of the excuse for stealing. The pension would last so long as she kept out of his way, and out of Mountain City, and out of jail. It would stop for ever, the next time she made use of his name or Liza's, anywhere, under any circumstances. If she broke those rules, Jed would publicly wash his hands of her, and face the scandal. Madge said all right, that was a fair proposition; and he cashed a cheque, and took her to the depot and started her on her way. way.

So Jed began the enjoyment of one of the perquisites of a rich man-a list of parasites dependent upon his bounty. Very soon there turned up an elder brother of his father, who was a cripple, and threatened with the poor-house; also a sister of his mother, dying of tuberculosis, and having to be sent to a sanatorium. As the fame of the Tar-bucket spread, a swarm of cousins of varying degrees made themselves known, and their needs. Also there came sweet-smelling charitable ladies to his home and his office, pleading the cause of children's hospitals and homes for the aged. The inventors of perpetual motion machines and self-sharpening razorblades who had formerly written letters to Claudius G. Warrener now took to writing to the president of Tarbucket Oil; and ambitious students of the university devised pretexts for meeting the most famous son of their dear old alma mater.

When they could not get Jed they got his sister, who was vulnerable because of her church-work and her professions of human brotherhood. Liza had a large income, and nothing whatever to do—since the reinvesting of it was all seen to by Jed. She took up charity as a career, and joined numerous "boards," and acquired a long list of personal dependents, whose lives she superintended with rigour, and whose conduct rapidly destroyed what little faith in human nature had survived the doctrine of Original Sin. Liza discovered nobody among her beneficiaries who had any idea save to get more; she discovered also that they all wanted to live in some other way than the one she laid out for them. It appeared that as her costumes became more elegant and her social position more exalted, Liza's heart became more sad and her tongue more sharp.

But the fates had a reward in store for the conscientious soul—in the shape of that earnest young preacher, Reverend Glaub, who had come back to the Salvation Methodist church as its pastor. Reverend Glaub served with Liza on various committees, and helped to distribute her charities and to run "sociables" and fairs. He was in awe of her, on account of her wealth, and her four

extra years; he was proud to be invited to her home, and very soon he made it plain that her personality was pleasing to him. So Liza had to think out this grave problem, involving the disposition of such a large sum of

She had sacrificed her life to her brothers and sisters, but now they were living their own lives. Of Jed, who was the apple of her eye, she saw little, on account of the pressure of his affairs. And who else needed her? Not even Carrie, who worked all day. Liza was in the thirties, and if she was going to have any children, she must begin. So it came about that she took the young clergyman driving, and gave some timid signs of tenderness, and he stammered out his frightened proposal. Nothing like a petting-party, one of those wicked things which Liza had been denouncing ever since she had first heard of an automobile; no, but two consecrated souls pledging themselves to the Lord's service—and afterwards a lovely wedding with flowers in the big bare church, and Jed Rusher dressed up by his mother-in-law in a perfect groomsman's continue from the standard proposal. in a perfect groomsman's costume, frock coat, striped trousers, white gloves, even spats and a top hat!

Then, in the course of a year or so, Jed was an uncle again. A sore trial for Liza, but in the end it was as Solomon had said, she rejoiced that a man had been born into the world, and she named him Jed Rusher Glaub,and asked nothing better in her prayers than that he should be as upright a citizen and as faithful a churchgoer as his uncle and namesake. Liza began her work all over again, the training of a new generation to walk in the straight and narrow path, resisting the devil's snares of scepticism and licence, now baited with so many modern improvements.

Old Mr. Warrener received a call from his grandson-inlaw one summer evening, and chatted with him cheerfully, laughing at his determination to control the oil industry of the West, and advising him to think a little more about his health, and to give more time to the society of his charming young wife. Then the old gentleman turned

over in his bed, and put out the light and went to sleep and never woke up again. A pleasant way to get rid of one's burdens, and nothing could have been more splendid and impressive than the funeral in St. Michael's Church, for the laying away of the mortal remains of this elderly agnostic and scoffer. The church has the advantage at the end, in that it has a funeral service all ready, while so far no agnostic or scoffer has thought to provide for

this emergency. Nor could anything have been more dignified than the newspaper accounts of the life and good works of the departed plutocrat. Nothing was said about his scoffing, and nothing about his single tax eccentricities. But alas, when the will was opened by his lawyers, it was discovered that the old gentleman had bequeathed a quarter of a million dollars to establish a foundation for the teaching of the single tax theory in the colleges of America. It took the principal heirs less than a day to get together and agree that such a provision was contrary to public morals, and that they would contest it in the courts. They did so, and the estate was tied up in litigation, while the evil clause was submitted to the judgment of seven elderly gentlemen, who had been chosen by the big corporations of the state, and who looked upon the single tax exactly as did Chancellor

Saybuck of Mountain City University.

There was one who sincerely wept for the kind but feeble old man. Lulu Belle Rusher broke down when she gazed upon his waxen features for the last time, and her husband had to support her and lead her out of the church. Jed was not of the weeping kind, but all the same there was something queer inside him; he knew that he had lost a friend, and there would always be a gap in his life. Poor old boy, with his futile Utopian notions-what good had they ever done him? He was gone, and his ideas would be scattered like a puff of smoke from a fire: so Jed reflected, and might have gone on to apply the same metaphor to himself and his Tarbucket. But there was something inside him that would not permit this weakness; something that set up a wall against every thought of old age, discomfort and death, as applied to Jed Rusher. No, what Jed was doing was different; he was building something real, something that

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would abide, and he was protected by a special fate—so that he might use other people as stepping-stones, as he had done with that poor old plutocrat who lay there in the expensive bronze casket, with white roses at his head and yellow roses at his feet, and a fashionable white-robed preacher saying over him the ancient formulas which he had held in such contempt.

VI

Old friends taking their departure, and new ones arriving! Dick Sunstorm, up at the field, had taken to himself one of the lively young "co-eds" of his class at the university, and they were dutifully replenishing the population—the first of their brood being named Jed Rusher. Of course such a great executive as Dick—he was now in the hundred thousand dollar a year class—could not go on living in a dingy shack like the Cudliff ranch-house. Dick had built himself a modern villa, and then, growing ambitious, had started one of those imitation castles with twenty "master bedrooms," each with private bath, and garages for thirty cars, and everything else in proportion. When that structure was completed, the Tar-bucket offices in Mountain City had to run themselves for a day while the company officers drove their shiny new limousines out for the house-warming.

Jed and Lulu Belle went, of course, and also Liza and her husband. A thrill for Lulu Belle, who had not seen the field since she had fled from it with her guilty secret under her heart! Now it was an illustrated "travelogue" of the wonders of American progress. At Mesa Verde a huge refinery, with tanks spread over two hundred acres, and yellow brick chimneys half-way to the sky, and a modern paved boulevard, over which you could speed to the field in half an hour, where formerly it had taken half a day. Soon you began to see derricks; and then out on the ridge you saw a forest of them, up hill and down arroyo; with tanks, and store-houses, and hot-dog stands along the road, and filling stations, and big Tar-bucket signs; and the town called Rusher, with

new brick buildings belonging to Jed, an hotel and a bank and a good restaurant and a picture-theatre-all built in less than five years, and nothing better anywhere in America! So said all the enterprising young executives,

and Jed looked and saw that it was good.

And that grey castle which some young architect had built for Dick-one of his college classmates-by heck, that was an eye-opener! That taught Jed something, he had to admit. In the first place, he hadn't known there was such stone up in those mountains; he'd have to look into that. In the next place, he would never have thought of setting a home back in one of those canyons, with the dark pines for background, and a waterfall specially trained to come tumbling down into the back garden, making a trout pond and a swimming pool and a skating rink and a castle moat! Dick and Clarice were having some fun as they went along; why shouldn't Jed and Lulu Belle hunt up an architectperhaps this same fellow-and give Mountain City some-

thing new to talk about?

Jed had had this idea in the back of his head ever since he had stared at the outside of his first " mansion." Now he brought the idea forward for Lulu Belle, and her first reaction was: "It would be so hard for Mamma and Papa if we left them!" But Jed said: "Mamma and Papa can live with us for a change. Let's get a place outside of town, where the children can have room to grow up." They talked about it a lot, and Jed exposed his grandiose ideas; he wanted several hundred acres, regardless of expense—or rather, as one might say, because of it. He wanted a regular park, with a home-made forest, and a lake, and recreation grounds, and a theatre-in short, a country club whose guests would be of his selection. Where he had got all these ideas from, Lulu Belle could not imagine; but she could see the point when he said what was the use of having a lot of money and never doing anything with it?

They talked about the matter with Jane and Wally.

The latter could not help being stirred, because it was a real estate proposition; as it happened, he knew just the tract, right in line with the movements of wealth and fashion; some parties had been trying to persuade him to take it for a subdivision. As for Jane, she said it would leave their home desolate, but she wouldn't oppose the plan because it would draw the young couple into social life, and it worried her to see Lulu Belle shutting herself up in the nursery all the time, never going anywhere. They ought to play more, especially Jed. And Jed agreed, and really thought it was going

to have that effect upon his life.

But what actually happened was this: he gave the orders, and after that he was bored with the details, and left them for others to attend to. They knew their business, or he would not have selected them. What was the sense in his trying to tell Wally anything about real estate? Wally knew the best tract, and knew how to do the dickering, without bringing Jed's name into it and raising the price. Wally could say, with his wife's help, who was the most fashionable architect in town; and when that architect came round with his sketches and books of designs, what was Jed Rusher, ex-ranch-hand, going to tell him? Jed would listen, and look at pictures, in volumes of costly photographs and engravings: medieval Gothic, French and Italian Renaissance, Florentine and Venetian, Louis Quatorze and Baron Haussmann, Queen Elizabeth, Queen Anne, the Five Georges-or rather six, including Washington-and nine Henrys, including Ford.

The upshot was that Jed put his finger on a certain picture. "Build me that—only about three times as big." It was a famous old English manor-house, Haddon Hall, and the suave architect said that Jed showed excellent taste, but unfortunately, if it was three times as big it wouldn't be quite the same. When Jed told how many rooms he wanted, the architect decided it would have to be at least six times as big, and the proportions must be altered. Jed said, all right, go ahead and alter them, and then he forgot the matter for a month. When the architect came with the new drawings, Jed was in the midst of a Wall Street struggle, and all he had time for was a brief glance, and said,

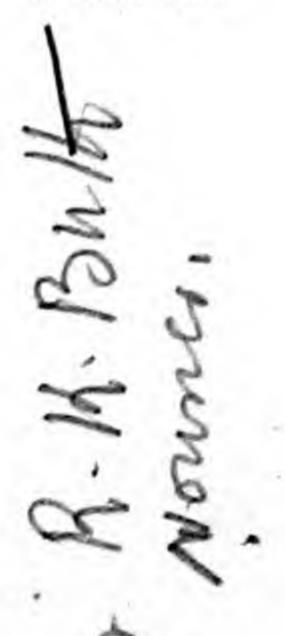
all right, go ahead, and not to bother him.

So it worked out, all the way through that long labour; it was just another business development, to be handled by efficient executives. When the landscape architect came to consult Jed, he said that he wanted a forest,

and a big lake, and plenty of gardens, and winding drives and paths; and when he had said that, he had said all he knew about landscapes; the rest was up to the fellow, if he knew his business, as Wally said he did. Likewise Jed could say how big the garage was to be, and the theatre, and the gymnasium; he knew that he wanted two dormitories for the help, and cottages for gardeners and superintendents and all that; also he knew that he wanted a gatekeeper's lodge, to keep out picnickers, and he wanted a ten-foot bronze fence all around, with spikes pointing outwards.

Beyond that, he had only to pay the bills, and once in a while promise to go out and inspect progress. But often he was so busy he would call off the engagement, or hurry through with it to get back and have a look at the messages from his brokers. One general idea he had, which will be recognized by all other builders of mansions, palaces, and country gentlemen's residences: the darned thing was costing twice as much as they had estimated, and taking twice as long to finish. There was time for a lot of unexpected things to happen in Jed's life before he was ready to move into that eight times enlarged

Haddon Hall.



CHAPTER XX

THE ARENA

1

A BLOCK of those shares of the Fourth National Bank of Mountain City, which were worth their weight in radium, had been left in the will of Claudius G. Warrener to his granddaughter, Lulu Belle Rusher; so now it was proposed that Jed should take the old gentleman's place as director of the bank. Jed accepted; and when he got inside, he realized that he had done an injustice to the banking industry. A really great system, whereby you were enabled to create imaginary money, known as credit, to the extent of ten times the real money which the public deposited with you—and have your imaginary money go out into the world on equal terms with the real money, to buy whatever your heart might desire! Jed had a lot of money in the form of Tar-bucket surpluses, but no one ever has enough, and to multiply his surpluses by ten would make him ten times as happy.

He made tactful approaches to other members of the family to whom precious bank shares had been bequeathed, and he bought these shares for prices which people whispered about under their breath. The outcome was that Jed controlled the bank, and if the directors would not do what he said, he would turn them out and put in others. Under the law, Jed as a director could not lend money to himself; but he could lend it to corporations of which he was a director, and his able lawyers could create such corporations, a dozen in a single day if necessary. The air mail now made it possible for Jed to have a new Delaware corporation ready for business in less than a week, but even that wasn't fast enough, and he got the habit of keeping several in

reserve, so that he could reach into a pigeon-hole and pull one out any time he wanted to drill a new well, or to "salt away" an especially good tract for himself and

his family group.

Also Jed became a director in the Farmer's and Merchant's Bank, of which Mr. Thomas J. Evarts, Lulu Belle's uncle, was president. This meant, of course, that Jed wanted to control that institution, and he began buying shares as quietly as possible. He would have a chain of banks before he got through, and would take the money which the business men of Mountain City deposited day by day, and multiply it by ten, and so have a huge mass of cash to use in the manipulating of his stocks and the producing of market convulsions. His rivals were doing that-the Sandersons, for example, had the Mountain City National, and had done the financing and developing of Central Pete by this means. Now they were using such power to thwart the master of the Tarbucket, and the master of the Tar-bucket was assembling his forces and preparing to carry the war into the enemy's country.

Old Claudius G. Warrener was dead, but his spirit lived on in the memory of Jed, where the two of them conducted long arguments over the new developments in the latter's life. The spirit of "Old Claude" smiled quizzically, because Jed had to own everything, and could not endure that there should be other concerns producing oil in this mountain country. But the young Napoleon of oil would reply-in the very words used by the old Napoleon of France-that he was a man of peace, and desired nothing but order and security; unfortunately his rivals would not have it so, they insisted upon intriguing against him, and plotting his overthrow, and so there could be no peace until they had submitted to

his will.

Jed's original idea of developing the Tar-bucket, and then settling back to the elegant life of a country gentleman-that was the vain dream of a peasant boy. The harsh reality was that the producing and marketing of great quantities of oil was exactly the same as a military campaign, with Jed at the head of an army, surrounded by hostile armies which sought by a thousand arts and stratagems to destroy him. Since in this war,

as in all others, the best defence was an attack, Jed had to think up ways to deprive his rivals of their contracts

and profits, and ultimately of their property.

Impossible to imagine the things that happened, the snares that were set for his feet! There was never a time when there was not a score of lawsuits outstanding against the various Tar-bucket companies; old claims to the land, based on defective titles; suits for damages from oil drainage, for water rights, for personal injuries -it took a whole legal staff to handle all these assaults. And always graft and plain blackmail; company officers yielding to temptation, selling Jed out, conspiring with Jed's enemies to commit actions for which Jed might afterwards be sued. Endless were the ramifications of the plotting, all through this "big business" world! Company officers would blackmail their own companies, would advise the settlement of cases-and Jed would find that they had some share in the profits of the settlements! And then when he discharged them, they would bring suit as stockholders, on the basis of informa-tion they had got as officers! They would try to force Jed to distribute his various surpluses, so that the stock-holders might get a share; thus putting him to the inconvenience of having to "lose" money that is, to shift the surplus to some other part of his spider-web.

He tried to keep his own concerns "clean"—by which he meant that all the profits were to come to himself. But how could he do it, in the midst of a frenzy of greed? The men with whom he associated were so made of avarice, that even their play was gambling. Their golf games were no longer recreation, but imitation business; they would bet a ball on the next hole, they would bet a thousand dollars on a match, and only then did it become really interesting. After a hard day's work they would sit up all night winning or losing a few thousands at the poker-table. The fever infected also the wives, who gambled at bridge among themselves in the afternoons, and with the men at night. They quarrelled over gains and losses, and got tired of each other, and went chasing after new loves—it was a joke of Mountain City society that "Central Pete" was known as the "Alimony Company," because all the

leading executives, as they got richer, had taken to themselves new "sweeties," and had been "soaked" by their wives in the divorce courts!

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Also there was the never-ceasing battle of the stock-market. The insolent Sandersons were not content to confine their manipulations to the securities of Central Petroleum, they presumed to meddle in the affairs of the Tar-bucket. They would bribe Jed's employees, and plant spies in his office, and at the field, to find out what he was doing; when he was making a raid on the market, he would find somebody ahead of him, some mysterious power blocking his moves. Naturally, that made him furious, and he proceeded to put spies into Central Pete, and it wasn't long before he knew all there was to know about its values and earnings, and the elaborate web of securities which its owners had spun for their enrichment.

Jed trusted no one with the secret of his plans—not even Abe Silberman. The lawyer might be faithful, but other members of his firm might not be, and there was always the likelihood that some stenographer or confidential clerk would be dealing with the enemy. Jed stopped his Tar-bucket operations, and assembled a mass of cash in the banks of Mountain City and New York, and the next time the Sandersons proceeded to sell the securities of their main company "short," as a preliminary to "passing" a dividend, Jed stepped in and bought everything they had to offer, and everything the frightened public had to offer. He bid Central Pete up some sixty points before he quit, and Mr. Perry Sanderson woke up next morning to discover that he had to deliver a great many shares he did not have, and that the owner of his most important company was his bitterest rival.

It was a more serious matter for Perry than it would have been for Jed in a similar situation, for Central Pete had been organized in the old days, before the device of non-voting shares had been worked out, and

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the ownership of the stock actually meant control of the concern. Not merely was Perry out of pocket several millions of dollars, but he had let his deadliest enemy into the heart of his fortifications. He would go on struggling for years thereafter, losing more and more money in his effort to beat Jed, but the upshot was bound to be that Central Pete would be "merged," and Jed would put in his own directors, and whenever any manipulating of the securities took place, it would

be Jed who profited.

A war like that of the ancient Titans, tearing up trees by the roots to beat each other over the head. The financial world trembled with the shock of the conflict, and Wall Street took cognizance of the fact that a new giant was arising in the West. Perry Sanderson had allies and associates in New York-various banks and investment companies which had helped to finance his undertakings, and now had his securities in their underground vaults. These haughty ones did not relish having a newcomer shoulder his way into their affairsand reject their counsels when they sent emissaries out to reason with him. New wars began to loom on Jed's horizon, he looked forward to a time when he would have to teach a lesson to some of those "high hat" fellows of the East.

"Get money, Jed Rusher! Get money!" The same lesson which life had taught to the little boy of the cattle country, staring in awe at the passengers of the great transcontinental "flyer"; the same which had been hammered home by bitter sufferings in the beet fields and the boarding-house—here again it was being graven into Jed's soul. For lack of money Perry Sanderson had to part with the precious shares of the Mountain City National Bank—which meant that the amount of money at his command would be still further reduced. For lack of money Jed's rivals were unable to stand the price-wars he waged against them. For lack of money they could not compete with him in leasing new tracts and carrying on development work. For lack of money he was going to "merge" them in the end.

"Get money, Jed Rusher"-and he was doing so! It was pouring up from several hundred holes which he

had sunk into the Tar-bucket field, each one carefully protected by double or triple walls of steel pipe, anywhere from four to sixteen inches in diameter. By the maze of typed and printed words which Abe Silberman had devised, and which had been duly recorded in places of deposit ordained by law, the control of every drop of that precious "black gold" was vested in Jed Rusher; he owned a great part of it outright, and let the public have the rest, on conditions which kept the control in his hands. Likewise the control of the means of refining and distributing and marketing this oil and its by-products all rested with Jed; when he had turned it into cash he would put the money into his banks, and then, according to the banking laws, every dollar of it was a basis for the issuing of some ten additional dollars of credit. Jed would take these ten dollars, or most of them, and deposit them in some other bank, where they would be multiplied by ten again; or he would take the money and deposit them in some other bank, where they would be back the shares which he had let the public own for a few weeks or months. The public was perfectly happy, being allowed to hold some pieces of paper which Jed had had printed and decorated with red and gold seals, until such a time as Jed got ready to suggest that the shares were no longer worth so much, and had better be sold back to him. The public would then be happy to get along without them, until such a time as Jed got ready to suggest that the pieces of paper were worth more, and had better be bought again.

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The longer this went on, the wider became Jed's field, and the more varied the scope of his activities. For example, the world of politics, for which he had such contempt, and about which he had fondly imagined he would never trouble his head. But he found it impossible for an oil financier to stay out of politics. The first thing the Sandersons had done was to try to keep him from getting pipe-line rights of way; they had tried to

keep him from getting decent roads-everything he needed to bring his treasures to market. And that retired horse-doctor who ran the Republican county committee, and who had so promptly accepted Jed's thousand dollars, and got him the first road improvements-that scoundrel had accepted more thousands from Central Pete, and had begun putting better roads to their tracts. So, of course, it became necessary for Jed to go into local politics.

It was the efficient Dick who did the job, without bothering Jed, except with an outline of his plans, and an estimate of cost. Dick got together a bunch of fellows who called themselves Democrats, and he financed an elaborate campaign of organization, and bought a local newspaper, and put a competent editor in charge, and began an exposure of the graft and incompetence

of the county administration, which presently became so hot that the officials had to burn the county books in the furnace in the basement of the court-house. There was such a clamour that the Democratic ticket was swept

into office, and from then on the genial Dick Sunstorm was the "invisible government" of Red Sandy County. The supervisors came to him to know what to do about

roads and everything else, and the Tar-bucket got what

it needed.

Dick was able to show Jed a saving of the entire campaign cost in one single item, that of reduced taxes on the Tar-bucket properties. What taxes anybody paid was, of course, an arbitrary matter, resting with the board of assessors; and it was only common sense for the corporations, which put up the money to keep the political parties going, to see to it that the assessors were their men. Few of the big corporations paid more than five or ten per cent, of what they really owed; and Jed showed his good sense and broad-mindedness by refusing to "soak" his rivals, the Central Pete crowd, with this new tax-weapon he had got into his hands. No, he told Dick, it was too dangerous; better not get the public stirred up on questions like that. Much as Jed hated his rivals of the Sanderson clan, he hated the politicians even more, and the demagogues who sought to incite the mob on the subject of big business and its privileges.

Also there was the labour problem, which had to be

dealt with by this self-made master of affairs.

Jed considered that he knew labour. Had he not been one of them, on the cattle ranch and in the beet fields? Had he not sat many a noon-time in the boarding-house at Zion, listening to the "graveyard shift" of the sugar workers tell their grievances and hardships? He knew that each of these workers had had the same chance to rise in the world that Jed Rusher had had. He knew that many of them gambled, drank, cursed and rioted—all of which pleasures Jed denied himself. They did not save their wages, and plot and struggle as he had done; and they paid for it by remaining casual labourers.

Yet Jed would not cease to be sorry for them—poor devils! Sometimes his route out of Mountain City took him through a quarter which had once been fashionable, its old-style residences with many gables and ginger-bread decorations now dingy and worm-eaten, given up to cheap lodgings for the workers. Jed would see them lined up before the employment agencies, reading notices scrawled on blackboards: stoop-shouldered, sullen, discouraged-looking men of all ages, wearing corduroys and Mackinaw coats and big western hats, or blue jeans, or khaki tucked into heavy boots. There were streets lined with second-hand clothing shops where such apparel was hung out in rows, the Jewish proprietors waiting in the doorways for their prey.

Yes, they had a hard time, and Jed would never forget how near he had come to being one of them. He would do the best he could for them; he built rows of barracks, with only two bunks to a room, and a shower bath for every dozen men, and he gave orders that the company mess should be beyond complaint. He ran a store at cost, he put in a movie theatre, and helped to build a Methodist church which they might attend if

they chose-though mostly they did not choose.

But most important was the fact that he gave them jobs; the thing by which they lived and were kept out of mischief. It was manifest to Jed that it was he who created these jobs. Had he not discovered the Tar-

bucket? Had he not developed it? Did he not provide the money and the brains? Did he not fight off the enemies who sought to wreck the machine? Yes, Jed was the builder and maintainer of a huge system which provided opportunities of life for thousands of hungry, homeless men. They came to the field, road-stained and weary, with blankets strapped upon their backs; or riding, four or five in a battered old car which they had pulled off some dump-heap, arriving on their last gallon of gas; or swept up in the labour marts of a score of cities and shipped out here-to be taken in hand by Jed's managers, and taught a job, and made part of a going concern.

Jed had done that; and in return he expected loyalty from his labouring force. If he did not get it, the reason was the innate depravity of human nature, the impulse of every dog to bite the hand that fed it; more especially, it was the activity of self-seeking and depraved individuals, who found it more pleasant to live by their gift of the gab than by toil with their muscles. These sought to organize the workers into unions; those who did the organizing would cease to labour, and instead would set themselves up in offices, and put on white collars, and pay visits to Jed's office, and smoke his cigars, while they told him what he was to pay his men

and what hours he was to work them.

Of course, Jed wouldn't have that. In common with all the other oil operators, he set his face against unions. The "open shop," or "American plan," was the theory and public pronouncement, voiced at annual banquets of the association. But in practice there entered this complication; in the wars which the operators were waging, one against another, a union was sometimes a handy weapon. Labour leaders could be hired, like everything else in America; and when Jed knew that Central Pete had important contracts on hand, it would naturally occur to him to reflect, how fortunate if there should happen to be a strike, making it impossible for the Sandersons to deliver any oil!

A sore temptation, but Jed resisted it; he said the weapon was too dangerous, and he laid down the law to the too-ardent Dick. But there came a time when Dick was barely able to avert a strike in the Tar-bucket field,

by having a couple of union organizers slugged, and by "firing" a score or more of trouble-makers. Dick was able to present to Jed evidence that this move against the Tar-bucket had been financed by one of the superintendents of Central Pete; so after that the laws of chivalry went by the board, and Dick was provided with a war chest, and two different detective agencies were put at work: one to stir up labour troubles in the fields belonging to the Sandersons, and the other to police the Tar-bucket with a number of secret agents, drawing double salaries, and giving their time to spying out trouble-makers, so that they could be sent on their way before they had a chance to get the workers behind them.

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Here again the spirit of "Old Claude" haunted Jed, and conducted arguments with him. Mr. Warrener would defend these "agitators," saying that they were the product of an evil system, which drove men to revolt. He would say that Jed had no right to own all that land of the Tar-bucket, nor the oil underneath; it was a gift of nature, and should have remained the property of the community, and Jed should be taxed whatever amount any other oil operators would have been willing to pay for a lease of that land. Of course this idea made Jed furious, and in these secret duels of the soul he spoke his mind to old Mr. Warrener, as he had never dared to do in real life.

Here in the field Jed could see, in daily developments, the danger of the ideas his old friend and benefactor had been encouraging. When you listened to "Old Claude," it all sounded amiable and sweet; he proposed to accomplish his purposes by voting and carrying elections, respecting the laws and the constitution. But when these ideas had filtered down to the rough mass of labourers, they became plain outright confiscation, the physical force seizure of Jed's property. There were agents of Red Russia sneaking in among his workers, spreading their inflammatory ideas, whispering incite-

ments to revolt. There were also native products, the so-called "wobblies," or Industrial Workers of the World, who had an outright programme of "criminal syndicalism." In spite of the fact that laws were passed, providing jail terms for such agitators, they were able to get into the camps, and to hold meetings, and now and then to call strikes.

Jed couldn't understand how this could happen; it was one more evidence of the incompetence of government. And while he couldn't enforce the law throughout the whole state, he could at least protect his own properties. He would have a well-paid and well-trained force of guards, and Dick Sunstorm, the invisible government of the county, would see to it that they were made deputy sheriffs. So, any time a labour organizer was caught on the Tar-bucket properties, he would get a boot in the seat of his pants, and out he would go. Jed wished he had known more about these matters in the beginning, when he had laid out the field. He had made the mistake of letting the town of Rusher have a public road through it, instead of being a private camp, like the coal camps scattered here and there in these mountain canyons, which had stockaded gates, or chains across the road, so that not even the milkman or the doctor could enter, unless his conduct was satisfactory to the company.

However, it was all right, you didn't have to worry too much about the law when your field superintendent was the man who enforced it. Jed was not of the worrying temperament, nor was he troubled with softness of heart. He was aided by the fact that he did not see the men who worked for him, and so they had no hold upon his imagination; they were hired by hundreds, as his development plans extended, and he did not even know their names. Jed seldom visited the town of Rusher, and knew it mainly as a quarterly statement from Dick, showing how much had been paid out for sewer and water lines, sidewalks and buildings and repairs. The master of the Tar-bucket would run his eyes over the various items, and make sure that the rents collected more than equalled the upkeep and interest on capital. So long as the balance was not written in red ink, he left things to the best of all executives.

The master of the Tar-bucket was now approaching thirty years of age, and had attained every goal his youth had been able to vision. He was one of the richest men of his city, perhaps the richest-nobody could be sure. You would hear men who ought to know aver that he was worth a hundred million if it was a cent; you would hear others laugh at this, and declare that thirty millions would be a high estimate, forty the absolute limit. The truth was, it depended upon the basis of the figuring. If you meant what Jed could have realized for his properties by selling them for cash, the amount would not have been so unusual; but they were not going to be sold for cash, and there was no sense in such an estimate. What Jed owned was a machine whereby he caused fresh streams of money to flow to him, day by day, week by week, year by year. The efficiency of that machine depended upon the brain which guided it, and Jed had no idea but to sit right there in the engineer's seat, and do the job which he knew and loved.

He told himself, as every such masterful American does, that it was not the money he was interested in, but what he could do with it; and that was true, in a way. It was even true that it wasn't money Jed was handling. Certainly not metal coins and printed greenbacks, for there wasn't enough of these commodities in Mountain City to have kept the Tar-bucket going. What Jed dealt in was little slips of paper which he had printed, and whose only value was the name he signed to them. In other words, it was confidence he was rich in, and he loved to point this out; the certainty of thousands and tens of thousands of men that he would do what he agreed to do, and would continue to sit in the engineer's seat of the machine. Of the thousands who worked for him, some did it because they admired him, and others because they feared him, but all because they knew that at the end of the week or the month they would get their meal ticket from him.

A tremendous responsibility; and Jed was beginning to feel it at last. He was coming to realize that a man cannot in the first years of his life take sufficient exercise

to last him all the rest of the time; he was contemplating with disgust the possibility that he might have to join the golf-players—and be a rotten bad one! Also he was discovering that because he had been able to "digest nails" in his youth, it did not follow that he could live on a breakfast mixed with market reports and a lunch with brokers' telegrams. Everybody was telling him that he ought to rest, and he was planning to do it—but after he had put this new deal through, after he had given one more licking to the Sandersons, after he had seized one more opportunity which the movement of stocks revealed to him!

CHAPTER XXI

BOMB-SHELL

1

MRS. MACY had succeeded little by little in drawing Lulu Belle into social life. Pushing and pulling, hinting, cajoling, she managed to wean her from the absurd idea of spending her life in the nursery, doing things for children which could be better done by professional experts. "My child, you'll be a perfect moron if you never meet anybody! What will you do when the children grow up and expect their mother to have some ideas?"

As a preliminary move, Lulu Belle and her Mamma would go shopping. They would sally forth in the morning to see what was new in town, and the fashionable shops would leap into activity when they descended from their limousine. Clerks and foreladies and even proprietors would come running. "Yes, Mrs. Macy, yes, Mrs. Rusher, what would you like to see this morning?"

Lulu Belle liked to see all there was. She loved pretty things, and would exclaim over them: "Oh, Mamma, isn't that sweet? "-and the chorus of attendants would

agree that it was indeed so.

Soft, filmy garments, hand-wrought lingerie with delicate lace and ribbons of pastel shades, pink and blue and pale lemon; stockings so delicately contrived that when she had them on it was a problem for the eye whether she had them on or not; summer frocks so light that you could squeeze them into a couple of handfuls; cute little strawberry-basket hats tilted upon her head, producing rakish effects; evening gowns elaborately contrived by high-priced artists, to match the charms of her blonde beauty, and so cut and fitted as to bring out every curve of her neck and shoulders and bosom and hips: the aforesaid artists, both men and women, raving over her allurements, discussing them with the frankness of purchasers of prize horses and cattle at a county fair.

There were winter robes with gorgeous furs brought from far-off icy climes, where trappers perished and animals suffered tortures beyond the imagining of a tender-hearted child of Privilege. There were sparkling and glowing jewels, and an array of costly toilet articles, boxes and bottles with fancy-labels in the French language; toys and gimcracks for the children-yes, it was possible to spend a very pleasant morning plundering the habitable globe of its treasures, and the brain of mankind of its

whims and inventions.

Lulu Belle and her Mamma would have lunch in the fashionable Trianon Hotel, and then go to a picture-show, or maybe a reception; when they got home, all the morning's plunder would have arrived, and the two ladies' maids would have unpacked it and spread it out on the beds and had preliminary raptures over it. Just as Lulu Belle had filled up the rear seat of the car on the first day of her honeymoon, so now she filled up her boudoir and dressing-room and sitting-room, and overflowed into Jed's quarters. It would be necessary to gather up armfuls of the old stuff, which had been used once or twice, and give it away to the maids and other servants, or to some unprosperous cousins, or to Carrie Meecham, or to Tom Rusher's wife, or to anybody that Lulu Belle knew or knew of.

MOUNTAIN CITY

The bills came to Jed at the end of each month; and at first he had the impulse of any efficient business man, to check them up and make sure they were proper. But how could he do this? Should he send one of his secretaries up to interrogate his wife? And how could Lulu Belle remember? Had she purchased two sport sweaters on the 17th, and then two more on the 19th, or had the first two been returned and failed of being credited? Merely to ask such questions was to hint that Lulu Belle was extravagant; and that wasn't Jed's idea -she could have four sport sweaters if it made her happy. So long as she would sign cheerfully all the business papers he brought to her, Jed could make for her a thousand times as much money as she could spend. So he told his secretary to make out cheques for all his wife's bills without question; and very soon the merchants found that out, and the flood became a deluge.

11

Little by little, country-club life absorbed the lovely and rich and popular Mrs. Jed Rusher. She was no longer a human freak, a child isolated from other children by the fact that she had three babies; she was almost twenty-one now, and blooming like any other young woman of that age. The babies at home, the eldest of them nearly six years, were no more than a theme for pleasantry among the smart young people; some of them, seeing how the adventure had agreed with Lulu Belle, wondered if it wasn't a good idea having the babies first and getting the education second.

Lulu Belle's education was golf and tennis and dancing, especially the last. There were dancing luncheons, dancing teas, dancing dinners, and plenty of dancing in between; also some smart conversation, having to do with the personalities of other smart people, their golf and tennis and dancing—not to mention their love-making. Now and then would be a lecture by some visiting celebrity, who had written a book about the intimate secrets of a king's mistress of the ancient régime;

or perhaps a moving picture or stage-play having to do

with the mistress of a modern king of finance.

Lulu Belle strove loyally to draw her husband into this educational life; but what was there in it for him? He didn't know any of the people who were gossiped about, and when he met them they bored him. He had never heard of the lecturers nor read their books, and when he listened to one, he realized that the fellow was selling an Oxford accent to American provincials whom he despised. Jed would go to a show, and attend for the first quarter of an hour, and after that begin to plan the next movements of Tar-bucket, and resent the noise made on the stage. As for the dances, he didn't dance, nor did he smoke or drink; he would sit on the veranda and discuss business with some other bored husband, and presently take to yawning, and send word to Lulu Belle that he was going home and would send the car back for her. The dominating fact in Jed's life was that the New York stock exchange opened early in the morning by mountain time, which meant that he got up and had his breakfast many a day before the countryclub crowd had got home from dancing.

The solution of the problem was a perfect motherin-law. Mrs. Jane still considered herself a dashing young matron, who could dance all night, and at the same time be a chaperon. So Wally and Jed would see the ladies off in all their finery, and then sit and talk Tar-bucket until ten or eleven. Lulu Belle and her chaperon, surrounded by a swarm of gallants, would disport themselves until dawn, and then come home to sleep and have breakfast at lunch-time. It was all perfectly proper, because of Mrs. Jane's Episcopalian training, and Lulu Belle's innocence of heart, which she kept in spite of all the smart conversation and sex-dramas

from Broadway and Hollywood.

That was the winter régime, and in summer it was varied by the ladies betaking themselves to an elaborate " camp" on a mountain lake, where boating and swimming were added to the other diversions, and they had less sleep because the mornings were so lovely. So many other "camps" in the mountains, and telephoning of invitations, and dashing about in motor-cars from swimming parties to lawn parties and private theatricals.

Lulu Belle's busy husband could come only for weekends, and not always then. "Oh, Jed, why don't you stop work?" she would plead, and he would laugh, and say that he would, but not till later. So long as she was happy, it was all right. He was proud of her, and satisfied to possess her, but it was a fact that he had never had very much to talk to her about.

The children did not suffer under this régime. Quite otherwise, because what could Lulu Belle do but indulge and spoil them? Far better leave their care to well-paid experts who had been to universities for post-graduate courses, and knew the very latest wrinkles in child psychology and hygiene and dietetics and what not. These serious ladies knew exactly what little Claude and Betty and Jane should eat and wear at all hours of the day and night, and what they should know and have read to them at every age and season. They would keep the little ones happy and busy; and if now and then there floated into the nursery a heavenly vision in a pink or lavender or pale yellow ensemble, smelling more sweet than all the flowers in the Garden of Privilege, and swooping down upon the enchanted little ones with a storm of hugs and kisses-well, experts in child psychology know about parents, and the technique taught in the post-graduate courses includes the repairing of emotional damage, and the restoring of educational trains to the track after they have been derailed.

III

Such was Jed's domestic life during the two years it took to plan and build the eight times magnified Haddon Hall. The tremendous structure was now in the stage of interior decoration; a painter fellow had come out from the East—with a thumping big reputation, and a price to correspond—and he was doing friezes in the entrance-hall, Indians and buffaloes and emigrant trains and miners, the whole story of the West. It was astonishingly lifelike—and he was putting in Jed Rusher as the oil prospector, standing by a pack-horse, dressed

in a khaki shirt and riding-boots, and waving a majestic hand which was causing phantom oil derricks to begin appearing on the Tar-bucket ridge. So it was that posterity would see the young Napoleon of oil; and Jed, smiling grimly, refrained from mentioning that battered old Ford car of Jake's which had bumped him on his first expedition to the Cudliff and Nichols ranches.

Never would Jed have dreamed there were so many details to be settled in connection with a house. The architects would come to him, with samples of the marvellous pink-grained marble which they proposed to use for the walls and floor of Mrs. Rusher's bathroom; also pure black marble, which they had selected for Jed's. These would produce quite stunning effects with gold toilet fixtures-not solid gold, of course, but a new style of plating which would take a chemical analysis to reveal the secret. One of the younger architects belonged to Lulu Belle's crowd at the country club, and he was preparing for her a bit of fun; the golden toiletseat which was to be in her bathroom would have a set of chimes attached, so that the first time she sat on it

she would be surprised by a peal of merry music.

Also the problems of the outside. For one whole spring and summer the landscape artists had been at work with steam-shovels and fleets of dirt-scrapers, moving enormous masses of earth from one part of the estate to another. It was impossible, they explained, to get effects of distance and majesty upon a level plain. And now they were ready to plant the artificial forest, and what kind of trees did Mr. Rusher favour? The only tree that Jed knew was the cottonwood, which he had been mighty glad to get under in the blaze of summer on the lonely plains. He took to referring such problems to the perfect mother-in-law, who was an authority; or was it that she had discovered Jed's trick of consulting the omniscient young lady at the public library? In Mrs. Jane's boudoir Jed discovered a miniature library de rebus elegantibus. "Italian Sunken Gardens," "Real Antique Furniture," "Colonial Doorways and Gates," "Rose Culture in America,"
"Millionaire Households and Their Domestic Economy" -so ran the titles, and Jed smiled to himself, having worked the same racket on Mrs. Jane the very first time

he had entered this house. "I am going to read to you a passage from the Compiled Laws of this State, Session Laws of 1891, page 122, Section 1! "

IV

The perfect mother-in-law had learned that it was useless to try to draw Jed out of his business affairs; she must let him go his way, and continue to replace him as escort for her daughter. Now, however, as the new home neared completion, she began timidly nagging at him; Jed became vaguely conscious of someone pulling at his coat-tails, as it were. She would take "Rusher Hall" as a text for gentle suggestions. "Jed, when you have this huge thing on your hands, you'll really have to give some time to it. . . . Jed, don't you think you ought to go out a little more, so you'll know some people to use all these playgrounds?" So it would go, and Jed would be annoyed; it was the worst way in the world to present the new place to him, as a burden, an interference with what he wanted to do. Who was going to be master of this house, he, or Mountain City society, which wanted to see it and to play in it? Was that country-club crowd expecting to move in, and get their bootleg liquor free?

He would make some jesting reply, and put the matter aside. But then, in a day or two, the perfect mother-in-law would come back. "Jed, don't you think you could possibly manage to give a little more time to

Lulu Belle? Really, you hardly see her at all any more."

Jed didn't like hints. Why couldn't people come out and say in plain English what they had on their minds. "What is it, Mamma? Isn't Lulu Belle happy?"

"Yes, she's happy, Jed, but she would be happier if

she could see more of her husband."

"Well, I let her do the things that she enjoys. She

can't very well do what I'm doing."

"But you might find some time to rest and play, Jed. Stop and think how it's going to be if you never have any interests but the Tar-bucket."

Jed promised to think. But it happened that just at

this time some mysterious agency in the East had been raiding his securities on the market, and he was wrapped up in the problem of checking these moves. Also, there were new development projects, which would take a lot of money, and negotiations with the banks. Jed continued to see his charming young wife at dinner-time when she did not dine out, and at bedtime when she was not at a dance.

Still Mrs. Jane would not give up. Evidently she had something on her mind, and she came back again. "Jed, why don't you take Lulu Belle to the field with

you when you go?"

"Well, I'd be delighted, Mamma, but I'm afraid it

would bore her. It's a business trip, you know."

"Lulu Belle likes Dick and Clarice, and I'm sure it would interest her to see the fields, after all these years.

Why don't you ask her? "

Jed did so; and the first thing Lulu Belle did was to let a cat out the bag. "Mamma asked me if I wouldn't like to go, Jed. Of course it would be a lark-if I wouldn't be in your way, and bore you with my chatter."

They motored to the field, and Jed turned her over to Dick's wife, who drove her around and showed her the oil wonders, and got up a reception in Dick's grand new show-palace in the canyon, to which the wives of the field executives all came flocking in their very fanciest togs, wild with curiosity to see the famous and brilliant Lulu Belle, about whose doings they read faithfully every week in Mountain City " society " columns. The second day was rather a bore for Lulu Belle, because there was nothing to do except to swim in Dick's fishpond and moat, and you couldn't do that very long, on account of its being cold mountain water. But then in the evening Jed was through with his affairs, and they decided to motor back after dinner, and got into the city about one in the morning, and altogether it was a lark. Lulu Belle had new people to talk about, and Jed told about his business decisions, and if Lulu Belle didn't know the difference between a storage-tank and a boiler, at least she knew better than to ask.

S

V

A week later Jed had to go to Chicago; and again came Mrs. Jane with her subtle scheming. Why not take Lulu Belle along? She would enjoy visiting a big city, and doing some shopping, and seeing some plays, and the art-museum. All right, said Jed, if she could stand having to be alone while he attended business conferences. Again Jed asked her, and again he learned that the perfect mother-in-law had already prepared the way. But Jed was too full of his own schemes to reflect upon these woman's schemes that were being

worked upon him.

A curious thing had happened to him, back in the early days of the Tar-bucket. A young fellow had come to him with letters from Chancellor Saybuck and the professor of electrophysics at the university. This boy was something of a genius, it appeared, and had a new wrinkle in connection with a device for hearing music and other sounds from a distance. "Radio," it was called, and there was a lot of excitement about it in the newspapers. It so happened that Jed had been hearing Liza talk about the danger of becoming "narrow," and being "nothing but an oil man," which was, apparently, a crude kind of person. So now the idea occurred to Jed that he would "broaden himself" by taking a share

in this invention.

He had let young Harris have a couple of thousand dollars, on a basis of a half-interest in his patents; and dog-goned if the kid hadn't gone off and made himself a device that really would bring sounds into the room, all the way from New York and Chicago. Jed had it set up in the Macy drawing-room, and everybody came to hear it and wanted one forthwith. So then Jed made another deal with young Harris, setting him up in a laboratory and taking a half-interest in all his patents for the next ten years. Jed had called in one of his executives, and told him to set up a factory to manufacture radio-sets, and the first thing Jed knew, they were overwhelmed with orders, and no place he could build was able to keep up with the demand.

More extraordinary yet, it turned out that the young genius was honest. Instead of stealing his discoveries from Jed, pretending they had been made by his brother or somebody, he loyally delivered them, and several were gold mines. When anybody was honest with Jed, he took it as an unexpected boon of nature; he let them go on being honest, and took the profits. So now he was having to make a trip to Chicago to approve the final plans for a three million dollar plant for the Rusher Radio; and incidentally to put a new executive at work devising fifty thousand dollar programmes, whereby the leading artists and entertainers of the world were to advertise the Tar-bucket line of petroleum products to all America.

So again Lulu Belle had a holiday with her husband. She wasn't a bit lonely because the country-club crowd had telegraphed ahead, and when she got to the hotel there were half a dozen invitations waiting, and several fraternity brothers of her best friends ready to dance with her from lunch-time until daybreak. She was able to persuade Jed to go to the theatre with her once, and she bought so many new frocks and gowns that it took a dozen new wardrobe trunks to get them home. It was

a lovely holiday.

Then, two days after the return from Chicago, Jed found a letter on his desk marked "personal." As a rule such letters were from young poets who wanted a subsidy, or from wives of convicts whose children were starving, or from inventors of perpetual motion, or those to whom new religions had been revealed. But several times there had come information about his business rivals in this way, and so Jed had ordered that all "personal" letters should be delivered to him unopened. Now he tore open this one and found a few words, typewritten and easy to read, as follows:

"You had better wake up and look into your wife's relations with young Gerald Lyncum. " A FRIEND."

That was all, but it was enough. From now on it would be with Jed as with the Moor of Venice a long time back:

Not poppy, nor mandragora, Nor all the drowsy syrups of the world Shall ever medicine thee to that sweet sleep Which thou own'dst yesterday.

It was like the sudden bursting of a star-shell in Jed's consciousness. So that was the meaning of all Mrs. Jane's anxious hints! Her efforts to persuade Jed to give more time to his wife! Her sending them off on holidays, trips to the field and to Chicago! The perfect mother-in-law had noticed something wrong, and was trying in her shrewd woman's way to head it off!

Gerald Lyncum. Jed searched his vague memories of occasions at the country club, and gradually there began to separate itself from the swarm of young and middle-aged gallants and dancing partners the face and figure of a fair-haired youth with laughing countenance and rather too full sensuous lips—yes, Jed remembered him now, he had been to dinner at the Macy home once or twice, and Lulu Belle had said he was "such a nice

boy.'

Jed's thoughts stopped still, his heart missed a beat. It was "a nice boy" who had made himself the father of little Claude. But no doubt that was merely a coincidence of phrase. There were so many "nice boys" hanging round; the country clubs were full of them, especially in summer, when they came home from college, with nothing to do but entertain the wives of hard-working business men. Gerald Lyncum had been to Princeton—Jed had a vague idea of hearing that he had just been graduated; he knew that Gerald was one of many grandsons who were living in idleness off the earnings of the Great Western Fuel Company. Those Lyncums were the ones he had heard Mrs. Lydia Warrener railing at away back in Jed's early days as attendant on "Old Claude."

In a flash the whole thing was clear to him. He knew that the charge was true without any investigation. Of course Lulu Belle would be having a love affair with some of these young fellows, her own age, and her own sort, having nothing to do but play about with her. Jed had been a fool not to have foreseen it, and kept her out of that rotten country-club life. In that same flash, Jed

realized his true attitude to Lulu Belle; he always had distrusted her-she belonged to that rich crowd that never produced anything, but put on airs and thought themselves superior to those who worked. She had been loose from the very beginning, or she would never have had that baby. No use telling Jed about her "innocence" and "beauty of soul"—those sentimental

phrases which her grandfather had used!

No, she wasn't Jed's kind. He knew his kind; the image rose clear before him now: Liza, the strong, dependable, hard-working woman, who knew the difference between right and wrong, and had taught it to Jed from the beginning. It was a wife like that he should have got himself. Now, of course, Liza belonged to the Reverend Glaub, and had three children to think about; but Jed knew he would find comfort and security and understanding with her-and not with any of these rich and worthless snobs. The Macys and Warreners would of course turn against Jed in any trouble with Lulu Belle. She was their blood, and their sort. Wally was a good fellow, but he was a fool, because he let his wife lead him around by the nose; he had let her persuade him that she was something wonderful and special. The typical American business man, who didn't have the nerve to believe in himself; and the typical American smart lady, who set herself up on a pedestal because she had nothing to do but read a little poetry, and listen to literary snobs from Oxford!

VI

Jed would be alone, he saw clearly. All right, he would know how to look out for himself. The wool was off his eyes now, and he would prove himself efficient, as usual. For half an hour he sat in his chair without moving, covering every detail of the problem, considering every aspect. Finally, he took up the tele-phone, and got Dick Sunstorm. "Dick," he said, "I want you to run down to the city. Something has turned up I have to talk to you about. No, nothing over the 'phone, come as quick as you can drive."

It was a command and it was obeyed. Four hours later Dick was in the office, florid, prosperous, and, of course, concerned.

" Do you know an honest detective, Dick?"

"Well, that's a hard thing to answer. It depends on what the matter is. I know two or three that have brought me a lot of good dope, and haven't sold me out, so far as I've learned. But it's not a business that saints go into."

"Tell me about the ones you know."

Dick told, and Jed listened, and weighed what he heard.

"What is it, Jed?" asked the other at last.
"This is for you alone, Dick. Understand me, you're not to mention it even to Clarice."

"All right, you can count on me."

"Well, I want to have Lulu Belle watched."
"Oh, Christ!" said Dick. "That's tough, Jed. What have you heard? "

Jed shoved the letter over, and his friend read it. "Don't go off the handle, Jed. This may be just

some enemy trying to hurt you."

"I know, Dick, that's why I want to investigate."

"Well, I guess I know the fellow for the job; it'll have to be some college chap, someone that can mix with that crowd. He'll have to have a guest-card at the club. And I tell you what, Jed, I won't put him on Lulu Belle, but on this Lyncum fellow. I'll tell him I want to get something on young Lyncum for use against the family in some business matter. Then, if he turns up Lulu Belle, it'll be all the more significant."

"All right," said Jed. "Go to it."

CHAPTER XXII

THE LAW

THIS was the period of hardest struggle of Jed Rusher's career. His enemies were closing in upon him, harassing him on every side: the reason being the overproduction of petroleum, and the consequent difficulty in making profits. Men like Jed, who stood by themselves, refusing combinations and agreements, were looked upon as wolves, and every man's hand was against them. Nor were his enemies content with price-wars and raids in the market, the circulating of rumours against his companies and the filing of suits and claims against him. They sought to break him with the deadly weapon of

the criminal law. In his prospecting, Jed had filed many claims upon Government land. Under the law he was entitled to the oil rights upon twenty-three hundred and fifty acres of such land, provided he would do the required amount of drilling. Lulu Belle might have an equal amount, and Liza the same, and Tom Rusher, and Dick Sunstorm, and Carrie Meecham; and there was no way to keep these various honourable persons from having a private understanding that all this land was Jed's. But that was not enough for one who wanted to control the oil industry of the West; Jed must have more land, and ever more. His various Tar-bucket concerns would "file" on land, and for better disguise other concerns with quite innocent names, Pioneer and Eureka and American and National and Washington and Jefferson and Lincoln, would file claims, and then it would be up to Jed's enemies to penetrate the screen of dummy directors and stockholders, and prove that it was all one illegal Jed Rusher. They would pull wires and start

the Federal land office at work to compel Jed to disgorge his holdings—in order that the claims might be taken up by other companies, organized by his enemies

in precisely the same clever ways.

Worse yet, Jed got himself tied up in a nasty fight with the local grand jury and district attorney's office. It was a thing so trivial that it seemed hardly worth talking about, yet the Sandersons and their henchmen were managing to make it loom big. The matter had to do with money which one of Jed's companies had borrowed from the Fourth National Bank, of which Jed was a director. There was some technical detail that Jed had slipped up on—owing to the fact that the best of all lawyers, Abe Silberman, suffered from kidney-trouble which laid him up every now and then and made it necessary for Jed to sign papers which the all-seeing legal eye had not run over. It was a form of loan that all the banks were making, a breach of law so generally practised that few remembered there was such a law. It was like the custom of the banks to lend money at illegal rates of interest; most of the national banks were doing this all the time, and how preposterous if some grand jury were to single out one banker, and make him the victim of an indictment!

The trouble in this case was that the district attorney was a cousin of Perry Sanderson's, and the Central Pete crowd took care of him, and naturally made use of him in their war on their rival. Dick Sunstorm had warned Jed about this, and insisted that they ought to break into Mountain City politics, and not let their enemies have their way. But Jed said he wouldn't touch the dirty mess, he wanted no favours in Mountain City, and would cultivate his own garden. He went on to make the worst blunder a business man can commit in politics—he contributed to the campaign fund of the

other side, but not enough to carry the election!

The beginning of trouble came when Jed's office manager accused one of the clerks of stealing certain documents. The man was discharged, and of course went at once to Perry Sanderson. Perry went to his cousin, the district attorney, newly elected upon a programme of putting all the grafters into the penitentiary. Of course he couldn't do it, because it would have left the county without any government, and made necessary the building of many new prisons, which the taxpayers of the state would not have stood for; so the young reformer wanted a red herring to drag across the trail, and what could be more sensational than an attack upon a millionaire oil speculator who had recently been raiding the market and making millions in a Wall Street panic? The town was full of little fellows who had been "hit" in this panic, and hated Jed because he had their money.

The first warning that Jed got was when several deputy sheriffs swooped down upon his office, armed with a search warrant. The grand jury had met in secret that morning, and listened to the discharged clerk, and inspected the documents he had; now there was a seven ton truck backed up in front of the Fourth National Bank Building, and all Jed's books and letter files were being loaded into it. The cousin of the Sandersons was going to unravel the spinnings of the Tar-bucket web, and spread them out in the pages of the Mountain

City newpapers!

Jed was in a fury, of course; and the experience did one thing from the first hour-it brought him into politics! Never again would he imagine that he could cultivate his own garden and let the politicians alone! From this time forth, he would do in city and in state what he was already doing in the county where his precious Tar-bucket was located: he would put up the money to keep the Republican party going, and when nomination time came round he would go over the " slate" and see that no scoundrelly demagogue ever got the power to fall upon him with the bludgeon of a sub-

pana duces tecum! If ever his enemies overbid him, and put their men on the "slate," then straightway Jed would see to the starting of a reform campaign, and put up the money to throw the rascals out of office and

restore government to the hands of the people.

Tremendous excitement in the newspapers, of course: "JED RUSHER INDICTED! "—all the way across the top of the front page of the Mail. The town began forthwith to divide into two factions, for and against. The Warreners and Macys rallied to Jed's aid—save only the solemn Clive, who was married to a Sanderson, and who discovered that he had urgent business calling him to Europe. His wife refused to go with him, but stayed, and intrigued vigorously against members of her husband's family, and made a family breach that took some time to heal.

A curious thing to see where the wires ran, and how they were pulled! Mrs. Lydia Abercrombie Warrener, widow of "Old Claude" and social dictator of this grown-up mining-camp, gave a formal and stately luncheon in honour of Mrs. Gammon, widow of the recently deceased half-owner of the Mail. And what was the meaning of that? Poor old Mrs. Gammon was a German woman, who had begun as a miner's daughter and a bartender's wife, and was utterly innocent of pretensions intellectual or social; she had managed to live in the city some seventy years without ever being troubled with an honour. But now she was dug out of retirement, and the gossips of Mountain City chuckled over the news that the great Mrs. Lydia had summoned the "society" editor of the Mail to ask him what Mrs. Gammon was like, and what one could talk to her about at a luncheon!

What was the purpose of this? It was a bright idea of Jed Rusher's perfect mother-in-law, who had suggested to her mother that if Mrs. Gammon were taken up and made socially prominent, there would be a movement of strong jealousy in the souls of the wife and daughters of the terrible T. J. Goodson, who controlled the policy of the Mail. The Goodson ladies might be moved to inquire why they too could not be invited to high places; and they would be told that the reason was the outrageous blackmailing career of the head of their family,

his willingness to spread bad news about the socially

élite upon the front pages of his paper.

Sure enough, it worked out exactly as the discerning Mrs. Jane had foreseen. Old "T.J." had reached the age where he was rich enough, and began to hanker after respectability, and to listen to the nagging of his ladies. It wasn't more than a month before there was a second grand luncheon, in honour of the Goodson ladies, and when the next climax in Jed Rusher's troubles arrived, the Mail put them on an inside page, and without those intimate and personal details which made them good reading. At the same time the old hornet of journalism astonished the civilized world by publishing the announcement that the purpose of his career was the raising up of the new generation of Americans according to Christian principles, and that a part of his fortune was to be donated to a foundation for the moral improvement of mankind!

III

In the midst of these excitements Jed received from Dick Sunstorm the first report concerning Gerald Lyncum. It was long and detailed, reciting everything the young man about town had done from his noon rising to his daybreak retiring, each day for a couple of weeks. The faithful Dick had obligingly gone through the report and marked with a blue pencil all mention of Lulu Belle. It appeared that young Lyncum was with the brilliant and beautiful Mrs. Rusher quite frequently, and on one occasion had strolled with her in the garden of the country club, and had held her in his arms and kissed her for more than the footage permitted by film censors. On another occasion he had taken her driving into the country, but they had not stopped or alighted from the car. The detective mentioned in his report that he would get further details on this aspect of the case if desired, and Dick had ordered this done.

So there was something for Jed to brood over, in his spare hours between bouts with the grand jury and conferences with his lawyers. It was not a cheering subject, and he put it out of his mind most of the time; he would deal with it by and by, after he had got more data. But this much was clear, the anonymous letter was based on facts. In his heart Jed believed the worst, and looked forward to finding it in the detective's reports. He had always known that Lulu Belle was a loose woman, and he had built his domestic happiness on a foundation of sand.

A strange ordeal for Jed, having to meet Lulu Belle day by day and night by night while these storms were raging in his heart. He had to meet her mother and father also, and give no sign that anything was wrong. It was not easy for him to play a part; except when it came to business deals, he was accustomed to say exactly what he thought. But now he had to smile and smile and know that his wife was a villain, and that the perfect mother-in-law knew it. He would watch them and speculate and wonder. What the devil was it about women? Were they all instinctive and natural-born cheats?

Lulu Belle was placid as ever; smiling, apparently happy, receiving his embraces with complacence as she had always done. She was sympathetic to his troubles, listening to the details and trying her best to understand. Yet all the time, Jed knew, she was leading another life in secret—and how far had she gone? Suspicion gnawed at the foundations of his happiness; not poppy nor mandragora, nor all the drowsy syrups which modern science has contrived to extract from coaltar, were able to medicine him to that sweet sleep which he had known before he played the rôle of Young Lochinvar in a taxi-cab.

Also, Jed had to meet young Gerald Lyncum. He came to the house two or three times, and Jed ran into him at the country club when he went to fetch Lulu Belle. Gerald in evening clothes, with puffy shirt-front and black-braided coat and trousers; Gerald in spotless tennis flannels and a striped blazer; Gerald in golf-clothes, a pale green ensemble; Gerald in various costumes symbolical of play, highly irritating to Jed Rusher, who had no time for play. Gerald had fair hair with a graceful wave on the side; he had a never-failing smile, and rather full sensuous lips, especially

them pressed to his wife's lips or cheek. Why is it that the kissing of other men is less pleasant to our fancy than our own similar behaviour? Jed did not speculate, but was content to hate young Gerald, with his easy college manner and his literary conversation. The young fellow's eyes kept turning to Lulu Belle and then swiftly were averted. Jed watched covertly and knew

that he was being watched in turn.

Another and equally strange thing, the situation regarding that detective. He had come to the Katonah Country Club with the best of credentials, and was an accepted member of the smart set. Jed had to meet him and chat with him; presently came the day when the fellow was invited to dine in the Macy home, and Jed had to welcome him there! Nothing could be done about it, because Jed couldn't drop a hint that there was anything wrong with this man; he couldn't even tell Dick to keep him out of the Macy home, because the man wasn't to know that Jed had anything to do with his job! Jed was hiring a detective to come into his home to see how he behaved towards his wife, and report whether there were any signs of estrangement!

How did a fellow like that get started? Dick told Jed the life-story of Percy Merriman, the son of a bricklayer, who had got through high school and a big Eastern college on the basis of abnormally developed shoulder and back muscles. He had been a subsidized football hero and an eight-year celebrity on the sport pages of all American newspapers. As a rule, such college heroes take to selling bonds or real estate, or perhaps to high-class bootlegging. But this Percy had been invited to use his social graces in spying on the sexual divagations of the rich. An easy and comfortable way of life—twenty-five dollars a day and expenses, including an automobile and the best the world could provide in the way of food, clothing and shelter! There was so much intrigue, and so many different kinds of spying to be done, that he would never have to seek a job, and sooner or later he would make a "catch" of some rich heiress.

Jed Rusher sat down to conferences with Abe Silberman. There was no doubt that Jed had broken the law as it stood upon the statute books. The fact that a thousand other bankers and business men had broken the same law would be no defence that he could offer to the jury; nor yet the fact that he had been selected among the thousand violators because certain powerful oil operators and financiers were seeking to put out of business a dangerous "independent." The fact that Jed had reduced the price of gasolene several cents a gallon would not influence this jury, who would be animated by the petty distrusts of the little unsuccessful fellow for the big triumphant one.

Impossible to do anything with the district attorney. In the first place he was a creature of the Sandersons, and in the next place he wasn't playing the money game so much as the political game; he was looking forward to becoming a judge, or possibly even governor of the state, on the basis of what he hoped to do to Jed. No, said Abe Silberman, there were only two courses open; the first was to "frame" an alibi, and the second was to "fix" the jury. The cautious lawyer thought that in this dangerous case it might be wiser to employ

both methods.

Jed, needless to say, had never planned to become a perjurer and briber. But what could he do? His enemies had got him in a "jam," and would surely ruin him, unless he fought them with their own weapons. The suave Jewish lawyer soothed his feelings; one had to play the game according to the rules, and it was the established custom for men of wealth when caught in a " jam " to buy their way out. Indeed, when you understood the situation, you realized that it would not be decent to do otherwise. Jurors were poor men-who else would sit in a packed court-room, stifled in bad air, for the sum of three dollars a day? And why should such men work for nothing? Wasn't it common sense that if a juror took a human interest in Jed, and helped him out of his troubles, the juror should expect some reward for his service?

Of course, an established lawyer like Abe Silberman would not take the risk of passing money to a juror. But there were others who would do it, and Abe knew their addresses, and had tried them out in other emergencies. In short, it was a system, exactly like the one whereby you got the gin or Scotch for your evening party; or whereby you had telephone-wires tapped, or telegrams copied, or waste-baskets searched, in order to keep track of what your enemies were doing; or whereby you had your wife watched, when you suspected that she was kissing some handsome young fellow in the

garden of the country club on moonlit evenings.

As to the matter of witnesses, the suave Mr. Silberman repeated the military maxim that the best defence is an attack. It was his idea to prepare a story that would blow the district attorney clean out of court. The prosecution rested its case upon the testimony of a discharged clerk who had stolen papers from Jed's office. All right, that clerk was the one they would work upon. In the first place, Abe had already ascertained that the fellow was leading a double life, having a wife and baby, and at the same time going off on trips with another woman; they would confront him with that, and perhaps frighten him off. If that failed, they would charge that he had forged the documents he alleged to be Jed's; they would produce on the witness stand a stationer from whom he had bought the paper, and they would prove that he had bought the typewriter on which he had written the documents. More important yet; they would produce employees of the Fourth National Bank who would exhibit the real papers covering Jed's deal with the bank, proving that it had been in accordance with law in every way. All that would be more or less dangerous, but even bolder things had been "got away with" by able lawyers with rich clients "in a jam."

It would be only fair to Jed to explain that he did not go in for this programme without many qualms of conscience. He was a pillar of the Salvation Methodist Church, and believed what was taught there. But, alas, there seemed to be one set of rules for Sunday, and another for the weekday world; Jed had to comfort himself by the resolve that when he had taught his

enemies to let him alone, he would no longer have to break the law. Meanwhile, he paid to his ideals the tribute that he never told Liza what he was doing; he told her that his enemies had devised a wicked plot, and that by the mercy of Providence this was going to be exposed.

What decided Jed to go ahead was his talk with Mr. Walton Kennealy in the Mountain City Club. It happened one evening when Jed was dining alone-Lulu Belle having several young friends at the house, and Jed being tired of acting a part. He sat munching his lamb chops and toast, lost in thought, and possibly looking morose, when an old gentleman came forward, smiling amiably, and slipped into the seat opposite, and

began to chat without invitation.

Mr. Kennealy was an uncle of Gerald Lyncum, though Jed did not happen to know that. He had been cleaned out of nearly everything he owned in the recent stock-market panic-though Jed did not know that either. The old gentleman's dress-suit was still immaculate, and his club dues were paid, so to Jed he was one of the many rich old boys who hung round in the evenings and read the papers and played cribbage and gossiped. This one had snow-white hair brushed back in graceful waves from his forehead, and a rosy complexion, and a smile that might have been worn by an angel. He brought it into play as he said: "Well, Rusher, you're managing to make quite a splash in the newspapers."

"I suppose so." said Jed with no graciousness.

"I've heard talk about it that might be of interest to you," said the other.

So then, of course, Jed thawed a little.

"I suppose you know, Rusher, why they're so sore at you?" the other proceeded. "You're too damned

independent, and won't take advice."

" Put it this way," said Jed: " there are fellows who think they own the oil business, and I don't concede their claim."

"What it comes to is this, Rusher: if there isn't some kind of compromise, very soon there won't be any oil business. If you fellows drive each other into bankruptcy, what's going to be left?"

"There'll be some way for the public to get oil," said

Jed. "It's a question of who's to sell it."

"It's a great mistake to have so much competition," said the older man. "It's wasteful, and breeds hard feeling, and it doesn't get you anywhere. There'd be plenty of profits to go round if you'd all be reasonable." He delivered a little homily on business ethics, and Jed listened without showing impatience, because he felt

sure this was going to lead to something.

Presently Mr. Kennealy was talking about the inconvenience of going to jail. Why did a man like Jed want to put himself in such a position? It was uncomfortable, and unwise, and wholly unnecessary; it set a bad example to the lower classes-the old gentleman said this with his angelic smile-and embarrassing to other members of the clubs to which Jed belonged. That was an aspect of the matter which possibly Jed had not considered.

"Well, you know I'm not demanding to go to jail,"

put in Jed.

But the other seemed to doubt this. Jed's attitude had been such as to leave the oil people no other recourse. This was said playfully, but Jed understood that it was seriously meant. He was getting a scolding from those who had him in their power; was he possibly to get

another chance?

He asked, in the blunt way which was his. He asked also if Mr. Kennealy had been authorized to bring him a proposition. But the other would not answer directly; that was not the way things were done in his world. He had no authority to propose anything, but he had happened to hear conversations about Jed among those who had to do with present developments, and because of a friendly feeling and a concern for the good name of the club, and of the Warreners and Macys, who were old friends of his-for all these reasons he felt moved to have a friendly talk.

All right, Jed would play the game in this roundabout and elegant way; he would listen to hints, and put What did his rivals say about two and two together. 289

him, and what did they want to do with him? Mr. Kennealy answered that he very much feared they would not accept a compromise that would leave Jed the power to smash oil prices, as he had several times done in the past; but of course they would have no desire to deprive him of the profits to which he was entitled. It was a question, not of money, but of power; the suave old gentleman, in between his angelic smiles, was proposing to Jed that he should part with the shares of Tar-bucket Oil, the inner company which carried the voting power. If he would sell these, he might keep all his other holdings, and be just as rich as ever-

Jed laughed. He could not hold back any longer. "How long would it take them to divert the dividends

and make my holdings worthless? "

"Of course," said the old gentleman, "it might happen, as you and I know, we aren't living in heaven. But you could realize on your holdings-"

"In other words, sell out, and quit the oil game!

What other game would I play?"

"You are young, Rusher, and there are so many interesting things to do. You might enjoy seeing Europe—

"In other words, go into exile instead of to jail!

And if I do this they'll stop the prosecution?"

"Well, you know how it is, I'm not the district attorney, and can't make promises for him. But if the right influences were brought to bear, and if he were sure the danger to the business world was removed-

"You think he might grant me a suspended sentence. hey?" Jed sat fixing the old gentleman with his grim stare. "Listen, Mr. Kennealy, the next time you see Perry Sanderson, tell him you had a chat with me, and you got the impression-nothing definite, of course, but just an impression-that Rusher has the confessions of a string of perjurers who have been employed by the Central Pete crowd, and when this case comes into court there'll be several other persons on their way to prison. They'll have to put a stock-ticker in the state penitentiary, and send our secretaries and clerks in with us, so that we can run the oil business from our cells."

Old Mr. Kennealy shook his head. " Too bad! It distressed him to see these combative impulses. "You'll find it will ruin you to go to prison, Rusher.

They'll strip you of everything before you get out."

"You're mistaken, Mr. Kennealy, I won't mind it a bit. I'll go right on attending to affairs, and finish my job of putting the Central Pete crowd out of the game -just as well in a prison cell as in my office. I haven't really begun to fight yet, and when I do, they'll think it's a bunch of wild cats."

From that interview Jed drove to the home of his able attorney, and said: "Go ahead, Abe, I've made up

my mind. Everything goes! "

VI

The ending of this intrigue came as something of an anti-climax; it was like being attacked by a fierce-looking dog, which snarled and made great clamour, but when boldly met turned tail and ran away. What actually happened was known to very few persons in Mountain City, and was a theme of endless speculation. The

" inside " story was this:

Abe Silberman sent one of his most reliable shysters to a secret interview with the discharged clerk who had started the trouble. He put before this young man what had been dug up concerning his sexual life. It was a peculiarity of the law that so long as the young man had kept his lady love inside the state, he was all right, but if, in the course of his joy-rides with this young person, he had driven the car across any state line, he was a violator of the "white slave act," and could be sent to prison for ten years. The shyster didn't know whether the clerk had done this or not, but he took a chance and declared that he had the evidence. And maybe the young man had really committed this crime, or maybe he just figured that his enemies were going to prove it. Anyhow, it weakened his nerve.

There was set before him an elaborate story of what was to be alleged against him in the way of forgery and perjury. The lawyer told him they knew where he had bought the paper upon which the forgeries had been prepared, and the typewriter upon which the letters had been written. They would produce persons to whom he had talked about his plans, and how much money he had received from the Sandersons. The clerk, of course, knew that most of this was a fabrication, but what good would that do him, if it were proved before a jury? He would be branded as a conspirator, and what chance

would he have of getting employment?

On the other hand, he had a chance to have twenty-five thousand dollars put into his hands, together with a brand new roadster, and might take his wife and child, or his lady love, whichever he preferred, and set out for Mexico or Canada. The lawyer had the cash in his hand, and the car was in front of the door. All the young man had to do was to sign an affidavit, to the effect that he had been hired by Perry Sanderson to forge the documents whereby Jed Rusher was to be sent to prison. When he had signed that, in the presence of two notaries who could swear to his identity, the world would be his.

He signed, and went his way; oddly enough taking neither his wife and child nor the lady whom he had been driving, but a new one he had met more recently. But that was all the same to Abe Silberman and his client. Abe had the affidavit, and he paid a call on Perry Sanderson's lawyer, and laid this and other documents on the table. There was a clerk in Sanderson's office who had been in Jed Rusher's employ for the past year, and was prepared to swear that he had overheard Perry and his associates plotting the frame-up and forgery against Jed; at least, Abe told the lawyer this was so, and how was the lawyer to know, or how was Perry to know? Furthermore, Mr. Walton Kennealy had approached Jed Rusher in the Mountain City Club, stating that he had been sent by Perry Sanderson, and seeking to use the case against Jed as a means of depriving him of his shares in the Tar-bucket Oil Company. Mr. Kennealy might deny such an interview; but, as it happened, there was a waiter who had stood behind his seat at the table and heard his words, and was prepared to swear to it.

Also the efficient Abe went to call upon the district attorney. He informed that official that if the case against Jed Rusher was pushed, his client would appear

before the grand jury and demand an indictment for conspiracy and blackmail against Perry Sanderson and his associates. Abe would not reveal the details of his evidence, but he talked about great masses of itenough to make clear that this was going to be the most terrific scandal ever exploded in the mountain region. Leaders of finance and fashion would be dragged in, both men and women; homes would be broken up, and some of those who had paid for the nomination and election of the district attorney would be blackened for cver.

The official, of course, knew that most of this story was manufactured; at least, he thought he knew itbut there was a terrifying note of conviction in Abe Silberman's voice. Somebody was a rascal-but could the district attorney be sure it wasn't his cousin, Perry Sanderson? Could he be certain that any big oil man was incapable of "framing" a case against his rivals? After all, what did the official have on Jed Rusher, since the clerk had fled? Whatever irregularities he had found in Jed's files would be denounced as forgeries, and how would the jury know what to believe? Manifestly, it was going to be a nasty case; it was by no means so easy to break a rich man as the district attorney had

imagined!

The upshot was that the indictment against Jed was quashed, and the gossips of the town lost their great opportunity. Jed kept his Tar-bucket stock, and went on with his price-cutting, while Perry Sanderson started on the financial toboggan, and was soon ousted as president of Central Pete. The district attorney was not renominated, and Jed named his successor, and likewise the mayor of Mountain City. Mr. Walton Kennealy and several of his intimates ceased speaking to Jed in the Mountain City Club, and Mrs. Clive Warrener refused to meet her sister-in-law, Mrs. Jane Macy, for several months. Finally, the deserted wife of the dis-charged clerk shut herself and her baby up in a lodginghouse room and turned on the gas; but when Jed saw that item in the papers, he didn't remember the name, so the tragedy failed of any effect upon his conscience.

CHAPTER XXIII

CLIMAX

1

It was a snowy winter afternoon when Jed got the news that he was completely delivered from the clutches of the law. The best of all lawyers told him over the 'phone, and they exchanged discreet congratulations-understanding that their telephone wire was probably tapped. The first person Jed called up was Liza, and when he heard her sobbing with joy and relief, he understood how much it had meant to her. Then he called Dick Sunstorm at the field; good old Dick, whose yells of delight must have startled the wire-tappers. Jed had licked them to a He always would lick them to a frazzle! was the greatest man in America, perhaps in the world! Jed ought to go after Perry Sanderson and put that blankety-blank clean out of business. There was no limit on swearing over the telephone, provided it was not at the operator.

"By the way, Jed," said Dick, "I've got another

report on that matter I'm handling for you.

"What's in it?"

"About the same sort as before, a lot more of the same."

"Nothing worse?"

"No worse. If you've got no date this evening, I'll step into the car and bring it to you."

"All right," said Jed, "glad to see you. We'll have

a little celebration."

The same sort of thing, but nothing worse! Lulu Belle was kissing young Lyncum, she was going for long drives with him, but apparently they were not yet stopping in road-houses. How far had she gone, and how much farther was she intending to go? Jed was

free now to put his mind on the matter. Should he bring it to a head? If he did so, he would of course make it harder to get evidence in future. He must make up his mind-did he want to save Lulu Belle, or did he

want to punish her?

He called up his father-in-law and told him the good news. There was no affectation in Wally's delight; he was a good old scout, but also a fool, Jed was coming to realize more and more. Apparently his women had not taken him into their secret. Yes, Jed said, he would come home to dinner; he was expecting Dick Sunstorm in the evening-a business conference. Then Jed called the house; Lulu Belle and her mother were out, but were expected home for dinner. Under the management of the perfect mother-in-law, Lulu Belle had never failed to inform Jed when she was going to be out to dinner, and where she was going. Jed was always invited, and always begged off.

He was at the house when Lulu Belle and her mother came in, cheeks rosy from the cold and eyes shining with pleasure over the news, which was all over the town, of course, the newsboys shouting it at the street corners -" RUSHER CASE DROPPED-EVIDENCE DOUBTFUL SAYS DISTRICT ATTORNEY." Lulu Belle ran to her husband and caught his hands. "Oh, I'm so glad!"

But she did not kiss him, he noted, and he thought there was a certain amount of constraint in her manner. She was glad-as any wife would be glad that her name was not to be dragged in the mud. But there wasn't that personal warmth; of course, there couldn't be, since she was kissing some other man in secret. Jed noted a heightened excitement more than the occasion called for; both the women were wrought up, playing a part, and overplaying it.

Presently Lulu Belle, still holding her husband's hands, said: "What are you going to do this evening, Jed? Can you give me a little time?"

"I expect Dick for a conference, but he won't be

here till late."

"Let him wait, if he has to, Jed. I have something I want to talk to you about. I've been waiting till you got the strain of this indictment off your mind."

Oh, so it was coming out! All right, if she wanted

to talk, Jed would listen; it was his specialty. He listened and watched all through the meal, and saw fear in the eyes of the perfect mother-in-law; no doubt of it, the older woman knew the situation, and knew that something was scheduled to happen this evening; her smiles were forced, and Jed caught her watching him covertly. But Wally knew nothing; Wally was elated because Jed had licked the Sandersons; Wally was convinced that Perry was one of the biggest rascals in the state, and ought to be driven out of business. That was pleasant for Jed, but naturally it didn't increase his respect for his fatherin-law's powers of mind.

There they sat, the four of them, decorously waited upon by two silent men in black uniforms; tasting lightly of half a dozen courses, and chatting amiably. If you had been there and heard them, you would have said it was a happy family, people of wealth who knew how to enjoy life, and preserve the graces of leisure. You would have said that and been surprised to know that tragedy was only an hour or two ahead, and that Jed Rusher, richest and most successful business man of his city, was

eating his last meal in that home.

II

Lulu Belle took him to her sitting-room, and closed all three of the doors which led from it. She seated herself in an overstuffed chair covered with chintz with big red roses all over it. She had not dressed for dinner, but wore the dark blue costume she had chosen for an afternoon tea. Perhaps there was psychology in thisshe did not want to be too tempting to the man who was going to lose her. He had bought her cheap, now let him sell her dear.

But as Jed looked at her, he thought that he knew no more beautiful woman. She was twenty-two now, and at the height of her blooming, with glorious pink-rose complexion, every bit of it genuine. It came and went swiftly with the emotions that stirred her; if Jed had any doubt what was coming, he had only to watch these

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blushes, and her fingers nervously picking at her dress, and her eyes, so reluctant to meet his. When they dropped, he could see the lids quivering, and see her

lips trembling also; it was hard for her to speak.

" Jed, what I have to tell you is going to make you unhappy, and I'm horribly sorry; I've put it off for a long time-I couldn't bear to mention it while you had this other matter on your shoulders. But now that's over, and it's your right to know. I want to beg you to believe-I appreciate what you did for me, I'm grateful to you, I'll never forget it. But you know how it was, you never did really love me, and I never did love you. I didn't realize it at first, only of late. We've both of us gone on, never admitting it, perhaps not even to ourselves."

Lulu Belle shut her eyes, and clenched her hands, and he watched her getting herself together. "Jed, I've told myself I was making you happy, and that was all I had to think about. But of late years I've begun to wonder if I mean anything at all to you, and if you wouldn't be happier if you had some woman who wasn't a featherbrain-one who knows the difference between a stock and a bond, and could take some part in your life. You must realize this, Jed-you've been too kind to say it, but you must have thought it often.

Isn't it so? "

She stopped again, and Jed watched the quivering eyelids. He had meant to let her do all the talking, but he found these preliminaries boring, so he said, abruptly: "You might as well come to the point. You want to tell me you're in love with Gerald Lyncum."

The lids lifted, and the big blue eyes were fixed upon

"Oh! So you knew it! "

"Of course I knew it. Did you imagine you were

fooling me?" "No, Jed, that was the last thing I wanted to do. But I was trying to keep from making you unhappy while your enemies were hounding you. I couldn't help what happened to me-I mean, my feelings, but I could

wait, and I did." "Well, I've known about it, so go ahead."

There came a look of pain into the big blue eyes. "Oh, Jed, you've been watching me! Gerald insisted it was so—somebody was opening his letters—but I wouldn't believe it. Jed, didn't you know I would respect your rights? Don't you know I've never told you anything that wasn't true?"

Jed wanted to reply that the nature of his business had made him sceptical; but he had learned to put a bridle on his tongue. He said: "What have you got

to say to me? "

"Well, it's just this, Jed. I love Gerald, and I can't help it. I've known it for a year or so, and there's nothing I can do to stop it. I'm sure I'm not the right wife for you, and I know you only married me from a sense of pity. So now, I want to set you free; I want to go away with Gerald, and let you divorce me, and get yourself the right sort of wife."

Jed could not keep a sardonic smile from his face. "You are very kind, Lulu Belle, and I appreciate your thoughtfulness; but have I ever told you I was dis-

satisfied with my wife?"

"Oh, Jed! Don't make it too hard for me! I can't

help what has happened to me."

"You've fallen in love with another man. I'm ready to face that fact, but I'm not willing to let you fool yourself with the pretence that you're thinking about my good."

"But I truly don't want to make you unhappy, Jed!"

"Leave me out of it, I'll take care of my own emotions. You love another man, and you want to go off with him, and you ask me to connive at it—"

"No, Jed, I don't ask that—I'm only trying to play fair, and be honest with you, as you have with me. I'm not happy; I haven't been happy for a long time; I've just pretended, because I thought it was my duty."

"What is the matter with me as a husband?"

"Nothing, Jed—for the right sort of wife; one who understands what you are doing, and shares your interests. I don't know a thing in the world about business, but I do know about love, and I know that we have never loved each other. I don't know if I can explain it; I can only tell you, my heart aches for lack of someone to show affection for me, to kiss me in the morning, to ask how I feel, to take an interest in my ideas—they may be silly, but they're all I have. They

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aren't yours, and I can't make them yours. I've tried and tried, Jed-you surely must know that."

" Have I ever interfered with what you wanted to

do? " "Of course not, but that's part of the trouble; I'd rather you did interfere; at least I'd know that you knew what I was doing. Can't you see, Jed, that being let alone is just loneliness? "

"I supposed you knew what you wanted.

seemed to."

"What I wanted was a husband. You are the father of my children, and now and then you take me in your arms, but five minutes afterwards you've forgotten all about it, and sometimes I have the feeling that even at the time you aren't thinking about me, you've got the greater part of your mind on some business deal.

"I can't help being busy, Lulu Belle."

"You say you can't, Jed, but it's because you don't want to. You'll say I could help falling in love with some other man, but it's really the same thing—it's just that we're different natures. The only way I can keep from making you unhappy is to stifle everything I want to be; and what's the use when in your heart you are no better pleased with me than I am with you?"

III

It was the new and fashionable attitude to marriage and divorce. Jed had heard a lot about it; he had been to several smart plays and talking pictures in which married couples sat down and talked about their affairs like this. Lulu Belle, of course, knew still more about it; she lived with these self-sufficient young people, and imbibed their ideas. They wanted what they wanted when they wanted it, and they went out and took it, and let no laws, whether of God or man, stand in their way. Now here was Jed, confronted with such a proposition, and what was he going to do? Jed belonged to a fundamentalist church, and he knew the Biblical formulas with which Liza would have cursed this young adulteress, or adulteress-to-be. But somehow these words did not fit

Jed's lips. Had he too been corrupted by "modern licence "? He knew what the men of the cattle country, the sturdy sons of pioneers, close to the primitive, would have done in such a situation; they would have taken a shot-gun and put a load of buckshot into the fashionable young home-wrecker. But somehow Jed knew that he wasn't going to do that. Apparently Lulu Belle was right-he cared more about his business than he did about his wife!

"What are you planning to do about the children, if

I may ask? "

"That's the principal thing I want to talk to you about, Jed; you'll have to let me have the children."

'Oh, I will, will I?"

"Jed, but you must! What could I do without my children? You know I would die! "

"Doesn't it occur to you that I might have some

interest in them?"

"I know you haven't very much, Jed. I've been watching for six or seven years, and I'm sure you give very little thought to them."

"I've known that they were well taken care of-"

"Yes, Jed, of course; and you'll know they are being well taken care of just the same."

" By Gerald Lyncum!"

"No, Jed, by their mother."

"And don't you think they might need a father-even

though the father is not supposed to need them?"

"Jed, I must tell you something." Lulu Belle began picking at her dress again, and the big blue eyes dropped and the lids were quivering. "I never expected to tell you this, but Gerald thinks I ought to. He is the father of little Claude."

So that was it! The secret was out at last! Gerald Lyncum was that "nice boy" who had played a brief but

important part in Lulu Belle's young life!

"You see, Jed," she urged, "I'm not being quite so bad as you think me. Gerald really has a claim on me. I was his before I was yours."

"I thought you said you didn't care anything about

that boy."

"I didn't at the time; at least, if I did, I didn't know it. But he cared for me. You see, Jed, he liked what I did; he didn't think it was shocking as you have always done, I know. I think maybe that has been one reason

why you have never loved me. Isn't it so, Jed?"

He did not answer. He was not interested in psychology, nor in history. There was a pause; then Lulu Belle continued: "You see how it is. Gerald has the right to little Claude."

"I doubt it," said Jed. "I think you'll find that your marriage to me before the child was born made me his

legal father."

"I'm not talking about the law, Jed; I'm talking about common sense. You say little Claude must have a father; and I tell you that he has one."

Again Jed did not answer. He held the whip-hand, and could keep silence, and let her do the worrying. As

she went on, a note of hysteria crept into her voice.

"I couldn't give up the children, Jed! I couldn't! I couldn't! If you insist on that, I'll just have to stay with you-and what good will that do you? Stop and think a minute! A wife who isn't really a wife—who doesn't love you, and whom you don't love! Just quarrelling for the sake of making each other miserable! What is the sense in it? Why can't we be kind, and find Again he said nothing. Let her make her proposition.

They were bargaining-and all the cards were in his hands.

"Listen, Jed," she began. "I realize that so far I have been telling you what I want; but you have rights, too, and I don't mean to be selfish. I've tried to think what is fair. I have a great deal of money, and I never earned any of it, and don't need but a little of it. I suppose that what Grandpa left me is really mine; but you took it and put it into the Tar-bucket and made goodness knows how much more, and I had nothing whatever to do with that. I don't know what to do with so much money; I haven't the brains to handle it, and neither has Gerald. He wants to write poetry, and that's quite different, of course."

Again a pause. Jed, the business man, waited.

"You can use that money, Jed; you made it, and you know all about it. You need it in the business. But you don't need the children-not these children. You're young, and you'll marry again, the right sort of wife, and

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have children that you can bring up your own way. Please, Jed, please, be reasonable—you know, the fact that little Claude isn't your son has always been a cloud on your life; you can't deny that—you haven't a bit of satisfaction in the thought of leaving him your money. All right, let's take some legal steps to have his paternity acknowledged, so that he won't have any claim on your estate."

"I doubt if that can be done, Lulu Belle. And any-

how, it would be a scandal."

"I don't care about scandal, Jed, I'm not ashamed of what I did, and I'll face the world with it any time. Anything to get free, and to get my children free. I don't want them to have so much money, Jed; I want

to go abroad, and live simply in a little villa."

Jed smiled, a cynical smile that curled his lips. He could see the little villa rendered uninhabitable by Lulu Belle's first shopping expedition. It was the old fairy-tale of "love in a cottage." Evidently the woman was hard hit. He could be sorry for her, in a way. He was sorry for anybody who was fool enough to be in love.

IV

She was hurrying on with her plea—as if sne thought she could sweep him off his feet. "As for the girls, Jed, you know you haven't any interest in girls. And what chance will Elizabeth and Jane have, if they are brought up between two quarrelling parents? I don't know what the law will say, but you can disinherit them, and I'll promise you they'll never put in a claim. I'll bring them up to have it as their religion, that they have nothing to do with your property. Can't you agree to that, Jed, and let us be kind to each other?"

"Make your proposition," said he coldly.

"I've already made it, Jed; I'll keep the money Grandpa left me, just that much and no more, and you can have all the rest."

"All the Tar-bucket stocks?"

" All of them, Jed."

"That's a lot of money, Lulu Belle. It'll be twenty or thirty millions, at least."

"I don't care if it's that many billions, Jed-the more

there is, the less I want it."

"Will your mother and father consent to it?"

"They'll be nearly crazy, of course, but I'll attend to

that. I am of age, and know what I want."

Jed sat drumming on the arm of the chair with his fingers. Finally he said: "I don't know what the legal requirements would be. I know the courts would have to ratify any settlement, and the grounds of the divorce would have to be adultery."

"All right, Jed, I don't mind that."

"You may have to sign some paper, admitting that you have committed it."

"I haven't committed it yet; but I can, of course."

"You may have to go to some hotel and register with Gerald, and let me have witnesses. It'll make a nasty story."

"Whatever is required, Jed, I'll do it."

"Well, you get yourself a lawyer, and send him to see Abe Silberman, and we'll work out an agreement."

"We can't just settle it between ourselves, Jed?"

"Anybody who tries to settle the ownership of large sums of money without a lawyer is a bigger fool than I am, Lulu Belle."

"All right, have it your way. But at least, can I be sure—you accept my proposition?"

"Yes, I accept it. I don't want to hound you."

"Thank you, Jed." There was a pause, and tears of relief came into her eyes. "Jed, I'm sorry if it makes you unhappy. I want you to know, I shall never stop being grateful for the way you helped me."

"That's all right," he said abruptly. "We don't have to be sentimental. I'll get along all right. I'll move out of here the first thing in the morning. I'd

move out of here the first thing in the morning. I'd go to-night, only Dick is coming."

"You don't have to hurry, Jed."

"Wait till you've Again he smiled sardonically. told your mother and father the terms you've agreed to, and see if they want me in the house!"

Jed got up and went to his own apartments, and shut the household out, and sank into a chair and sat without moving for half an hour. So it was the end of another stage in his life! Little by little he was getting the reins into his hands. It had irked him, more than he was willing to admit, that some other person had been equal owner of the Tar-bucket with him. So far it had been a purely paper ownership-but some day it might become real, and loom as a monstrous problem in his life. Suppose, for example, that Lulu Belle had deceived him, and fought him in the divorce courts, as so many other wives had done and were doing all the time! No, he had got out of it very well; he would be master of his own, and no longer have to go through the farce of having his wife sign papers before a notary.

It would seem funny, moving into an hotel. Or perhaps he would stay with Liza; that would be an easier way to break the spell of habit. One got used to certain things; he had got used to having Lulu Belle as his wife, and his arms would ache for her for a while. But he had always been master of his emotions; he had been

a strong man, and would not weaken now.

His thoughts were interrupted by the telephone. It was the architect who was bringing to completion the eight times magnified Haddon Hall. The fresco artists had finished that day, and in the morning the scaffolding would be cleared out, and would Mr. and Mrs. Rusher make an appointment to meet the interior decorators and inspect the curtains and hangings? Also, the furniture had arrived from the East and would be installed-

"Excuse me," said Jed abruptly. this evening. I'll call you later." "I'm very busy

For God's sake, what was he going to do with that monstrous estate? He had entirely forgotten it in the excitements of the afternoon and evening! But now it loomed in his thoughts, a symbol of the emptiness of his life. He had pictured Lulu Belle moving into that palace, and endowing it with life; bringing other people to populate it, and provide an excuse for its being. But now Lulu Belle would never enter it! She would never use that bathroom with the marvellous pink-veined marble! Her lovely pink and white figure would never be reflected in those opposing pier glass mirrors! She would never sit upon the golden lavatory, and hear the merry little peal of bells! For the first time Jed Rusher was stabbed to the heart with loneliness.

But he rallied. He was not the man to be broken. No, he would have a new life. Many a man did not marry and start a family until thirty. He would find a new mate, no trouble about that; there was no young woman in Mountain City who would refuse the chance to become mistress of Rusher Hall. He would choose one; but he realized that for the moment at least the prospect failed to allure him. He saw a beauty parade before his fancy, and did not especially want any one of them; their excessive willingness was repellent. Some intriguing young bundle of vanities would take him for his property, and he would relearn the bitter old lesson that marriage is a lottery.

No, he'd not fall into their snares! By heck, he would turn the place into an art-gallery, or maybe an orphan asylum, for other people's children instead of his own! But no, that wouldn't do; he could hear the society gossips mumbling such a juicy morsel. Jed Rusher with a broken heart, piqued because his wife had run off with a handsome young poet from Princeton!

run off with a handsome young poet from Princeton!

A poet! Jed's thoughts went off to Gerald Lyncum, and he almost laughed. Did people still go on writing poetry? He had almost forgotten the idea. Poetry was something you studied in college, and passed examinations on. Jed had passed an examination on Pope's "Essay on Man," and still had some tags of verse floating in his head. What was that:

Man never is, but always to be blessed.

Yes, they had sense, those old fellows; but also a lot of buncombe:

Honour and shame from no condition rise.

Jed knew better than that; he saw men turn and look at him on the street, he read what the papers said 305

about him, and knew it was because of his condition of affluence. And the same thing had happened in that old-time London where the humpbacked bitter poet had composed his high-sounding moral maxims, which neither

he nor anyone who read them ever believed.

Jed came back to his problem, so different from any dealt with by the poets. He must keep a stiff upper lip, and not let any person see signs of weakness. He would move into Rusher Hall alone, and have a housewarming just the same, and invite everybody he knew, including the Warreners and the Macys-yes, by heck, he would even invite the Lyncums and the Sandersons -the whole crew, enemies and friends, and see how many had the nerve to stay away! Then, perhaps, he would play a joke on them; he would go off to some other part of the country, where he wasn't known, and find himself a wife who didn't take him for his money! There was a story he had read as a kid in school, about King Cophetua who married a beggar-maid. Of course it wouldn't be literally a beggar-maid, there weren't any such in America, the land of prosperity; but it would be a daughter of the people, a sensible woman, who wanted to be a wife and mother-

But were there any such women left in America? Or had the rage for pleasure and display got them all? And was there any way to bring up children in this new, suddenly-rich world, without having them corrupted by luxury and idleness? Wouldn't he be raising another bunch of country-club loafers, the set that Lulu Belle and Gerald played round with? There seemed something wrong with human affairs, and Jed couldn't fathom it. You had to have money, in order to get things done in business; but then this money was too much for your women and children, they broke under the strain of it

and went to pieces.

Jed sat, pondering more deeply than he had ever done in his life. He decided it was religion that was needed; religion, to keep people from running wild. Then right away he knew how he would choose his wife; he would let Liza do it for him! Nobody could fool Liza; he would get a sensible woman like her. There would be girls in that church; not brilliant, perhaps-they might not shine as hostesses in Rusher Hall, but that was all

right, his wife would be what he pleased, and if the smart crowd didn't like it, they could lump it. Jed Rusher was a country beau, not ashamed of his origin, and he would have that sort of wife and children: healthy people, who knew how to work, and to behave themselves-

VI

A tap upon the door; a servant, announcing Dick Sunstorm. Good old Dick, a sight for sore eyes! No one could have been more welcome; Jed gave him a hearty handclasp, a slap on the back. When they were settled, and Dick had got his cigar lighted, Jed said: "Well, old son, it's all settled. Lulu Belle is going away with Gerald."

"Jesus, Jed!"

"It's all right; not so bad as you might think. We've worked out a settlement. She's going to make over all the Tar-bucket stocks to me."

"You don't mean it! "

"She says she don't want them, all she wants is the children."

"Can you give them up, Jed?"

"I don't want her children. Especially I don't want little Claude, because he isn't mine." Jed told that strange story, to which his friend listened with wide-open eyes and exclamations of amazement. Never a suspicion of it had crossed his mind. He had known, of course, that the child was born ahead of time; he had noted Lulu Belle's condition before she left for California, but had supposed

that Jed and she had been carrying on an affair.

"Jed," he said, "I think you're pretty well out of it. Yes, sir, you can start life all over again." He set out right away to plan his friend's future—and the first thing was to pick out a woman. An irresistible thing, when you were the richest man in your city, and had a vast palace all ready for occupancy—everybody was impelled to find you a wife to share it! Jed foresaw that Liza would start from the drop of the hat; also Carrie Meecham's hopes would leap into flame; Clarice, Dick's wife, would begin canvassing the ladies of her literary club; Jed's young lady secretaries would begin to prink, and put more paint and powder on their faces, if possible; yes, even Mrs. Jane might be moved to think of someone to wear Lulu Belle's discarded shoes! He was going to have a lively time with the ladies!

"Don't worry, Dick," he said, "I have business

enough to occupy my mind."

"I should say so!" said Dick. "I think you've got the chance to elect your directors in Central Pete this time, and give Perry Sanderson his walking papers. It looks to me as if their stocks were ready for another

break, Jed. What do you hear about it?"

That was the way to divert Jed. In a few minutes more this pair of cronies were hot on the trail of money, and had forgotten all about women and their petty affairs. They talked about new development work, and the prospects of a new field. Then Jed told the story of his bout with the district attorney; at least, he told as much as anybody but Abe Silberman was allowed to know, and Dick showed his good sense by not asking any more.

Another topic of conversation: Dick had something on his conscience. He had been worried by the attacks on Jed, the sentiment against him which had been revealed. Jed had got away this time all right, but what was the use of having people hate you when you didn't have to? If Jed was going to be active in politics, he'd have to use more than money; he'd need a little policy, a little tact. Dick put it discreetly, but it wasn't long before Jed had pinned him down and found out what he was leading

to: he wanted Jed to hire a press agent!

Jed sank back in his chair and laughed. But that didn't last very long, because, after all, Dick was nobody's fool, and when he had an idea he would put up a fight for it. With intense earnestness he went on to explain that nowadays men of wealth were public figures, deliberately made to order, whatever their interests required them to be; there were publicity experts whose business it was to know how to create them and maintain them. When a man was as conspicuous as Jed, he couldn't afford to let himself be hated, it was too dangerous. Look at what had happened, all that worry and strain and expense, and every bit of it might have

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been avoided. If Jed had been a popular figure and friend of the people, instead of being a wolf of Wall Street and a maker of panics, would any whipper-snapper of a district attorney have dared to attack him?

"So you think you can make me a hero!" laughed Jed. The idea of himself as a public darling made it impossible for him to be serious. "Do you want me to

go into the movies?"

"What I want you to do," said Dick, "is to get a man who knows the business and can tell you what to do. If he wants to put you into a news-reel, all right, that is one of the ways. The point is, it's a science and an art. Men have given their brains to understanding it, and you can hire them-it's done all the time, and you can see the results in the newspapers. Take old Rocke-feller. I can remember when I was a boy, he was the most hated man in America, his name was a symbol for rapacity; he had wrecked his rivals by getting secret rebates and blowing up their tanks and pipe-lines; he had corrupted legislatures-in short, he was a pirate. And then what happened? Why, he hired a press agent for a thousand dollars a month-you can't get them that cheap nowadays, of course, but there was Ivy Lee, and he took charge of old John D. and made him over into a pet of the American people, the cutest old thing that ever appeared in a rotogravure section. And how was it done? Of course, he's given away a lot of money for medical research, but he was doing that before, and it didn't help. But now he invites the school children into his estate and gives them lemonade to drink, and gives each of them a dime. He invites the newspaper reporters, and chats with them, and tells them his philosophy, and gives each of them a dime—and it's a bigger bribe than a thousand dollar bill."

"You think I can use dimes in my business, Dick?"

"Not at all. I want you to think of something new, and in accordance with your own character; or rather I want to hire a bang-up public relations counsel for a thousand dollars a week, and have him put his mind on the problem and tell you what to do. Maybe you'll give away overcoats to hungry men on the breadline this winter. Maybe you'll have a sudden warm-hearted impulse and take them to your grand estate and feed them with hot soup—

and incidentally the reporters also, that'll let them see the estate and you, and write it all up in a human way. Or maybe you'll remember you began as a ranch boy, and start a school for ranch boys, and train them for your business. I don't care what it is so long as it's picturesque and brings the reporters in, and gets them in the habit of calling on your press agent for copy, and putting you before the public as something human. If you do that, you can go on and smash the market all you please, you can run the Republican party and name all the public officials and give them orders, but nobody will ever believe anything bad about you, and nobody will do you any harm."

VII

A tap on the door; the servant again, with a visitingcard. Jed looked at it, and read aloud: "Ernest Aloysius Saybuck, D.D. Now what the dickens do you suppose that old boy is calling on me for?"
You know what for, Jed," said the practical-minded

manager. "What does anybody call on you for?"

"Bring him up," said Jed to the servant.

So presently there came Chancellor Saybuck toddling into the room; older, feebler, a trifle less stout, with his fat hanging in pouches under his chin and over his jawbone; but unctuous as ever, and with all the old fervour for the dear old alma mater; for Mountain City University and all it stood for, in the way of raising up the new generation to be sober, God-fearing and industrious citizens. Never were the powers of infidelity and red radicalism more strong, never was the need of support more great. The "old boys" must rally-

"What can I do for you, Chancellor?" interrupted

Jed, who hated all forms of beating about the bush.

"Ah, you know, Rusher! You know what my ever-lasting trouble is. You have been through the fight with me in the old days—you were one of my scouts, my advance agents of prosperity. Did he ever tell you the story, Sunstorm, of how he went to old Claudius

Warrener for the university, and got the promise of fifty thousand dollars? "

"Yes, he told me," said Dick.

"Ha, ha, ha! The funniest incident of my academic life, I believe! Fifty thousand dollars for a chair to teach the single tax! And poor Rusher-he thought he had landed a whale! He came to me, beaming with delight at what he had achieved! Ha, ha, ha!"

" Ha, ha, ha! " said Dick politely.

"What's the matter, Chancellor?" broke in Jed.

"You been raising salaries too much?"

" No, Rusher, I'm not much of a salary-raiser, what I raise is endowments-ha, ha, ha! What has happened now is that Rocky Mountain Sugar has passed a dividend, on account of this panic; and as I hear you made a lot of money out of it, I have to come to you to make up our deficit. We have an increase of four hundred and twelve in our enrolment this term, and the main thought of my life is what I owe to those fine boys and girls. They look to me, and I must make good for them, Rusher. You know how it was, for you were one of us, not so many years ago. Our training helped you, I feel sure, and the next generation looks to you-

"I get your point, Chancellor, and I'll do my part.
I've been thinking for some time that I owe something
to our alma mater. I'll give you the fifty thousand
dollars you didn't get from Mr. Warrener."

"Rusher! God bless you! What--"

. " I'll make an endowment, for the purpose of maintaining a chair to combat single tax and other economic fallacies. How does that strike you? "

"Splendid! Splendid!"

"I've been realizing that something of the sort is needed. I think it's up to every citizen to do what he can in support of sound Americanism, the church and the home." Jed turned to his business manager. "How's that, Dick? Will that fill the bill?"

Dick Sunstorm started to his feet, holding out his "By God, Jed, you've got it! You've got it all by yourself! You don't need any public relations

counsel! "You see, Chancellor," Jed explained, "Dick has AIN MOUNTAIN MOUNTAIN MOUNTST.

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